

Your Singlife Home Insurance Policy



Important.
Please read and keep it safe.



Guide to your Singlife Home Insurance Policy

Contents

Summary of Cover and Limits	01
Contract	03
Definitions	04
Section 1 Household Contents	07
Section 2 Renovations	07
Section 3 Building	08
Section 4a/4b Family Worldwide Liability / Tenant's Liability	08
Section 5 Removal of Debris	09
Section 6 Capital Additions	09
Section 7 Professional Fees	10
Section 8 Alternative Accommodation / Loss of Rent	10
Section 9 Emergency Cash Allowance	10
Section 10 Medical Expenses	10
Section 11 Loss of Contents Temporarily Removed	11
Section 12 Household Removal	11
Section 13 Visitor's Personal Belongings	11
Section 14 Domestic Assistance	12
Section 15 Home Care Pack	12
Section 16 Conservancy Charges	13
Section 17 Utilities Bill Relief	13
Section 18 Breakage of Fixed Glass / Mirror	13
Section 19 Loss of Personal Money, Debit and Credit Cards	14
Section 20 Home cleaning expenses	14
Section 21 Loss of personal papers	15
Section 22 Accidental death of domestic pet	15
Section 23 Psychiatric Services	15
Section 24 Replacement locks	16
Section 25 Food in freezers	16
Section 26 Bicycle / personal mobility device	16
Section 27 Family cyber risk protector	17
Section 28 Family worldwide personal accident	19
General Exceptions	20
General Conditions	22
Emergency Home Assistance	24
Our Promise of Service	25
Customer Care Policy	25
How To Make A Claim	25
Policy Owners' Protection Scheme (PPF)	25

Summary of Cover and Limits

Section	Policy Feature	Maximum Amount Payable		
		Lite	Standard	Plus
1	Household Contents	S\$35,000	S\$50,000	S\$100,000
	Additional Household Contents (Optional Enhancement)	Up to S\$200,000		
2	Renovations	S\$75,000	S\$100,000	S\$100,000
	Additional Renovations (Optional Enhancement)	Up to S\$200,000		
3	Building (Optional Enhancement)	Up to S\$1,000,000		
4	(a) Family Worldwide Liability	S\$500,000	S\$500,000	S\$500,000
	(b) Tenant's Liability	S\$50,000	S\$50,000	S\$50,000
5	Removal of Debris	Up to 5% of Sum Insured under Section 1, 2 and/or 3		
6	Capital Additions	Up to 10% of Sum Insured under Section 2 and/or 3		
7	Professional Fees	Up to 10% of Sum Insured under Section 2 and/or 3		
8	Alternative Accommodation / Loss of Rent	S\$12,000 (Up to S\$1,000 per week)	S\$12,000 (Up to S\$1,000 per week)	S\$12,000 (Up to S\$1,000 per week)
9	Emergency Cash Allowance	S\$500	S\$750	S\$1,000
10	Medical Expenses	S\$1,000	S\$2,000	S\$3,000
11	Loss of Contents Temporarily Removed	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)
12	Household Removal	Not covered	S\$5,000	S\$10,000
13	Visitor's Personal Belongings	Not covered	S\$250	S\$500
14	Domestic Assistance	Not covered	S\$250	S\$500
15	Home Care Pack (a) Repair of Burst Pipes and Expenses for Tracing and Accessing Water Leakage	Not covered	S\$500 Excess: S\$300 for each and every loss	S\$1,000 Excess: S\$300 for each and every loss
	(b) Water Bill Reimbursement	Not covered	S\$250	S\$500
16	Conservancy Charges	Not covered	S\$500 per month (Up to a maximum of 3 months)	S\$1,000 per month (Up to a maximum of 3 months)
17	Utilities Bill Relief	Not covered	S\$1,000 (Up to a maximum of 3 months)	S\$1,000 (Up to a maximum of 3 months)
18	Breakage of Fixed Glass / Mirror	Not covered	S\$500	S\$1,000
19	Loss of Personal Money, Debit and Credit Cards	Not covered	S\$500	S\$1,000

Summary of Cover and Limits

Section	Policy Feature	Maximum Amount Payable		
		Lite	Standard	Plus
20	Home Cleaning Expenses	Not covered	Not covered	S\$500
21	Loss of Personal Papers	Not covered	Not covered	S\$500
22	Accidental Death of Domestic Pet	Not covered	Not covered	S\$500
23	Psychiatric Services	Not covered	Not covered	S\$1,000 (Up to S\$200 per visit)

Optional Cover		
Section	Policy Feature	Maximum Amount Payable
24	Replacement Locks	S\$500
25	Food in Freezers	S\$500
26	Bicycle / Personal Mobility Device	S\$300
27	Family Cyber Risk Protector (a) Identity Theft - Actual Loss	S\$3,000
	- Incidental Expenses	S\$3,000
	- Emergency Funds	S\$500
	(b) Dispute with Online Retailer	S\$3,000
28	Family Worldwide Personal Accident (a) Accidental Death and Permanent Disablement	S\$50,000
	(b) Home Modification	S\$3,000

Introduction

This **Policy** booklet forms part of **your** legal contract with us and explains exactly what you are covered for. **Your schedule** shows the level of cover **you** have chosen.

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**.

Governing 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

If **we** are issuing this policy to **you** for the first time, **you** have the right to cancel **your** policy without penalty within 14 calendar days from the day of purchase of the policy. **We** call this period the free look period.

If, within this free look period, **you** inform **us** in writing that **you** wish to cancel the policy, **we** will cancel it from its start date and fully refund any premium **you** have paid provided there has been no claim or incident likely to give rise to a claim.

After the free look period, if **you** inform **us** in writing that **you** wish to cancel the policy, **we** will refund **you** 80% of the premium less a pro-rated amount for the period for which **you** have been covered.

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

If **you** do not exercise **your** right to cancel **your** policy, it will continue in force and **you** will be required to pay the premium.

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 less a pro-rated amount for the period for which **you** have been covered.

Please note that all refunds will be issued within 14 working days. To cancel **your** policy, please call **our** Customer Services Department at 6827 9933 or email **us** at personal_insurance@singlife.com.

Changes we need to know about

Please visit singlife.com and advise **us** immediately if there are any changes to **your** circumstances which may affect this insurance. For example:

- If there is any change of address of **your home**.

DEFINITIONS

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

Accidental	Sudden, unforeseen, unexpected, involuntary event which has taken place during the period of insurance which must be the only cause of injury or damage to or loss of property, whichever applies.
Building	<ul style="list-style-type: none"> The physical structure of the house, apartment or flat (excluding foundations) which is constructed of brick, stone, concrete or reinforced concrete and roofed with concrete, reinforced concrete, slate, tile, metal and other incombustible materials including the swimming pools, ornamental ponds and fountains, hard courts, terraces, patios, drives, footpaths, walls, fences, gates, hedges, gardens, fixed tanks, garages and outbuildings. All permanent fixtures and fittings provided by either HDB or the developer as standard specifications for your home. <p>These must all be at the address shown in your schedule.</p>
Children	Persons under 18 years old or persons from 18 years old up to 23 years old who are studying full-time in a recognised institute of higher learning and are not married, who are biologically or legally related to you .
Clauses	Changes in terms of your policy. These are shown in your schedule .
Contents	All moveable household items and utensils, furniture and furnishings, domestic appliances, audio and visual equipment, personal computers, personal belongings, valuables and clothing that belong to you and your family members in your home .
Doctor	A registered practising member of the medical profession with a recognised degree in western medicine who is authorised to practise in his country but who is not related to you or any of your family members . This excludes medical professionals practising complementary or alternative medicine such as Chiropractors and Ayurveda, Homeopathy, Naturopathy and Traditional Chinese Medicine practitioners.
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.
Domestic pet	Pets allowed in Singapore by the Animal & Veterinary Service (AVS).
Excess	The amount you will have to pay towards each separate claim.
Family members	Your domestic partner, your children and any of your family relations who are permanently living with you at your home .
HDB	Housing and Development Board of Singapore .
Home	The HDB flat, apartment or private dwelling house together with its fenced-up compound around the house (where applicable) at the address shown in your schedule .

DEFINITIONS

Insured events

1. Fire, smoke, lightning and explosion.
2. Earthquake, volcanic eruption, hurricane, cyclone, typhoon or storm.
3. Flood caused by water overflowing or escaping from its normal channels, including but not limited to flood caused by sea, storm, bursting or overflowing of public water mains or any other flow or accumulation of water originating from outside **your home**.
4. Riot, civil unrest, strikes and labour or political disturbances.
5. Malicious act of any person who is not legally allowed to be in **your home**.
6. Being hit by aircraft or other flying objects, or anything falling from them unless they are travelling at sonic or supersonic speeds.
7. Being hit by **motorised vehicles** or an animal not belonging to nor under the control of **you** or **your family members**.
8. Bursting or overflowing of domestic water tanks, apparatus or pipes.
We will not cover:
 - The actual damage to the domestic water tanks, apparatus or pipes.
9. Theft or attempted theft accompanied by violent or forcible entry into **your home**. **We** will not cover:
 - Theft by deception, unless deception is used only to get into the **home**.
 - If **you** did not make a police report within 24 hours upon discovery and get a written police report.
10. Falling trees & branches.
11. Failing radio or television receiving aerial (including satellite dishes), their fittings and masts.
12. Any forced entry by the police or ambulance services or civil defence due to a life-threatening emergency caused by any of the **insured events** above.

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; or
 - Pedestrian-controlled toys and models

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. For a multi-annual policy, the **period of insurance** refers to each consecutive 12-month period from the policy inception date of **your** policy.

Personal money

Currency notes and coins held for personal purposes.

Renovations

Improvements and additions to the fixtures and fittings of **your home** that were made by **you** or by any previous owner or tenant of the **home** including kitchen cabinets, built-in wardrobes, bathrooms, air conditioners and flooring.

Schedule

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

Singapore

The Republic of Singapore.

Sum insured

The amount shown in the summary of cover based on **your** selected plan and including any additional household **contents**, additional **renovations** and/or **building** 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.

DEFINITIONS

Total loss of hearing	Complete and permanent loss of hearing.
Total loss of sight	Complete and permanent loss of sight.
Uninhabitable	The home is unfit to live in or tenanted as assessed by us or our appointed surveyor.
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, antiques, curios, items of gold, silver, platinum or any other precious metal, jewellery, watches, furs and other collectable property.
We, Us, Our	Singapore Life Ltd. (referred to as “Singlife”)
You, Your	The person (or people) named as insured in your schedule .

SECTION 1 • HOUSEHOLD CONTENTS

What is covered Within the stipulated policy limits, **we** will cover **you** and **your family members** for loss of or damage to the **contents** in **your home** caused by any of the **insured events** during the **period of insurance**. **We** will also cover **your** fire-fighting equipment and personal belongings of **your domestic employees**.

The sub-limits for **valuables** are as follows:

Sub-limit	Lite	Standard	Plus
Per article, set or pair limit	5% of Total Household Contents Sum Insured or S\$5,000, whichever is lower		
Aggregate limit	Up to 30% of Total Household Contents Sum Insured		

The most **we** will pay during any one **period of insurance** is up to the amount shown in the summary of cover based on **your** selected plan and including any additional household **contents** amount shown in **your schedule**.

Excess S\$200 for each and every loss caused by earthquake, volcanic eruption, hurricane, cyclone, typhoon, storm, flood, bursting or overflowing of domestic water tanks, apparatus or pipes.

What is not covered **We** will not cover:

- **Personal money**, cashcards, cheques, bank cards, debit/credit cards, 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 their respective parts, spares and accessories.
- Loss of damage to the **building** or **renovations**.
- Items used for business or professional purposes.
- Any consumable or perishable goods, live plants or animals
- Anything mentioned in the General Exceptions.

SECTION 2 • RENOVATIONS

What is covered Within the stipulated policy limit, **we** will cover **you** for loss of or damage to the **renovations** in **your home** caused by any of the **insured events**.

The most **we** will pay during any one **period of insurance** is up to the amount shown in the summary of cover based on **your** selected plan and including any additional **renovations** amount shown in **your schedule**.

Excess S\$200 for each and every loss caused by earthquake, volcanic eruption, hurricane, cyclone, typhoon, storm, flood, bursting or overflowing of domestic water tanks, apparatus or pipes.

What is not covered **We** will not cover:

- Loss of or damage to the **building** or **contents**
- **Renovations** which are not legally owned by **you**.
- **Renovations** which belong to others under **your** care, custody or control.
- Anything mentioned in the General Exceptions.

SECTION 3 • BUILDING

This section is applicable only when this enhancement is included as indicated in **your schedule**.

What is covered	<p>Within the stipulated policy limit, we will cover you for loss of or damage to your building caused by any of the insured events.</p> <p>The most we will pay during any one period of insurance is up to the amount shown in your schedule.</p>
Excess	<p>S\$200 for each and every loss caused by earthquake, volcanic eruption, hurricane, cyclone, typhoon, storm, flood, bursting or overflowing of domestic water tanks, apparatus or pipes.</p>

SECTION 4A • FAMILY WORLDWIDE LIABILITY

What is covered	<p>Within the stipulated policy limit, we will cover you and your family members against personal legal liability to pay damages and claimants' cost and expense during the period of insurance for:</p> <ul style="list-style-type: none"> • Accidental death or bodily injury to any person; or • Accidental loss of or damage to property happening anywhere in the world. <p>The most we will pay during any one period of insurance is up to the total amount specified in the summary of cover.</p>
------------------------	---

SECTION 4B • TENANT'S LIABILITY

What is covered	<p>Within the stipulated policy limit, we will cover if you or your family members as tenant of the home becomes legally responsible as a result of a negligent act for:</p> <ul style="list-style-type: none"> • Loss of or damage to landlord's building, renovations and contents. • Accidental breakage of fixed glass / mirror. <p>We will also pay:</p> <ul style="list-style-type: none"> • All legal cost and expenses of litigation recovered against you or your family members. • All costs and expenses of legal defence incurred by you or your family members which we have agreed to in writing. • Accidental damage to cables or underground pipes which provide services to or from the buildings and septic tanks and drain inspection covers. <p>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 your home if this is necessary because normal methods of releasing the blockage are unsuccessful.</p> <p>The most we will pay during any one period of insurance is up to the total amount specified in the summary of cover.</p>
What is not covered under Section 4a and 4b	<p>We will not cover any liability in respect of:</p> <ul style="list-style-type: none"> • Any claim arising from ownership of any other building or land. • Owning, possessing or using any motorised vehicle, weapons, firearms, aerial devices, drones, aircraft, watercraft, trailers or caravans. • Transmission of disease or illness of any kind. • The unruly behavior of a domestic pet or any liability in connection with Miscellaneous Offences (Public Order and Nuisance) Act 1906, the Animal and Birds Act 1965, Animals and Birds (Dog Licensing and Control Rules) or any future similar regulations or legislation issued by any relevant regulatory authority.

SECTION 4B • TENANT'S LIABILITY *(continued)*

What is not covered under Section 4a and 4b

- Any agreement unless **you** or **your family members** would have been liable without the agreement.
- Any claim directly or indirectly caused by or arising from or in connection to any contract of service, employment, trade, business or profession.
- Any fines, penalties, exemplary or punitive damages.
- Any claim or loss arising out of any activities and / or business conducted and / or transacted via the internet, intranet, and / or via **your** and **your family members'** own website, internet site, web address and / or via the transmission of electronic mail or documents by electronic means.
- Loss of or damage to property which belongs to **you, your family members, your domestic employee** or in their care or control.
- Bodily injury or illness to **you, your family members** or **your domestic employee**.
- Any claim if **you** as a tenant of the **home** do not have a valid written tenancy agreement.
- Any claim or loss arising out of, directly or indirectly resulting from or in consequence of, or any way involving:
 - a) asbestos; or
 - b) any actual or alleged asbestos related injury or damage involving the use, presence, existence, detection, removal, elimination or avoidance of asbestos or exposure or potential exposure to asbestos.
- Anything mentioned in the General Exceptions

SECTION 5 • REMOVAL OF DEBRIS

What is covered

Within the stipulated policy limit, **we** will cover **you** up to five percent (5%) of **your sum insured** under Section 1, 2 and/or 3 for the cost incurred for removal of debris if there has been damage caused by any of the **insured events** and a claim has been submitted and covered for under Section 1 - Household Contents, Section 2 - Renovations and/or Section 3 - Building.

SECTION 6 • CAPITAL ADDITIONS

What is covered

Within the stipulated policy limit, if there is a loss of or damage to new additions, alterations and improvements of **your building** and **renovations** caused by any of the **insured events** within 60 days from their completion date, **we** will extend to cover the repair, reinstatement or replacement of **your building** and **renovations** that is lost or damaged. There is no need to pay additional premium for this.

What is not covered

- We** will not cover:
- For any increase in the value of the existing **building** and **renovations** if it is not due to **your** new alterations, additions, and improvements.
 - Anything mentioned in the General Exceptions

SECTION 7 • PROFESSIONAL FEES

What is covered Within the stipulated policy limit, if **your building** and **renovations** are damaged by any of the **insured events** **we** will pay for architects, consultants, engineers, or surveyors professional fees necessarily incurred in the repair, reinstatement or replacement of the **building** and **renovations**.

What is not covered **We** will not cover:

- For any fees charged for preparing a claim
- Anything mentioned in the General Exceptions

SECTION 8 • ALTERNATIVE ACCOMMODATION / LOSS OF RENT

What is covered Within the stipulated policy limit, if **your home** is damaged by any of the **insured events** and as a result **your home** is **uninhabitable**, **we** will pay for:

- Reasonable alternative accommodation expenses for **you, your family members** and **your domestic employee**.
- Rent which continues to be payable by **you** as tenant;
- Loss of rent otherwise payable to **you** as landlord; and
- Reasonable cost for temporary storage of **your** furniture.

The most **we** will pay under this section is up to S\$1,000 per week and up to the total amount specified in the summary of cover or until **your home** is ready to live in; whichever is lesser.

What is not covered **We** will not cover:

- Charges for food and beverages, hotel entertainment, phone calls and laundry services.
- Any claim if there is no valid written tenancy agreement.
- Anything mentioned in the General Exceptions

SECTION 9 • EMERGENCY CASH ALLOWANCE

What is covered Within the stipulated policy limit, if **your home** is damaged by any of the **insured events** and as a result your home is **uninhabitable** for at least five (5) days in a row, **we** will pay for the purchase of essential items such as clothing and toiletries.

What is not covered **We** will not cover:

- Anything that **we** deem not reasonable or essential items.
- Anything mentioned in the General Exceptions.

SECTION 10 • MEDICAL EXPENSES

What is covered Within the stipulated policy limit, **we** will reimburse **you** for necessary medical treatment by, or recommended in writing by, a **doctor**, if **you, your family members** or **your domestic employee** suffer an **accidental** injury within the **home** which is caused by any of the **insured events**.

What is not covered **We** will not cover:

- Any claim arising from treatment rendered after 365 days from date of incident.
- Any medical appliance or equipment.
- Anything mentioned in the General Exceptions.

SECTION 11 • LOSS OF CONTENTS TEMPORARILY REMOVED

What is covered Within the stipulated policy limit, **we** will cover **you, your family members** and **your domestic employee** for loss of or damage to the **contents** caused by any of the **insured events** while they are temporarily removed from **your home** and stored within a residential building or hotel in **Singapore**.

The most **we** will pay under this section is up to S\$500 per article and up to the total amount specified in the summary of cover.

What is not covered **We** will not cover:

- Loss of or damage whilst **your contents** are being loaded, unloaded or transported.
- Loss of or damage whilst **your contents** are removed for trade, exhibition or stored in a storage warehouse.
- Theft unless force is used to enter residential building or hotel in **Singapore** where **you** were storing **your contents**.
- Loss of or damage to **personal money** and **valuables**.
- Anything mentioned in the General Exceptions.

SECTION 12 • HOUSEHOLD REMOVAL

This section applies to **Home Standard** and **Home Plus** plans only.

What is covered Within the stipulated policy limit, **we** will pay for loss of or damage to **contents** in the course of removal which are packed by licensed professional packers/movers between **your home** and **your** new permanent residence within **Singapore**.

The most **we** will pay during any one **period of insurance** is up to the total amount specified in the summary of cover.

What is not covered **We** will not cover:

- Loss of or damage to **personal money, valuables, china, glass, earthenware** and other items of brittle nature.
- Loss of or damage due to breakage of sports equipment or musical instruments, or strings in any musical instrument, or bulbs and tubes where the apparatus is not damaged at the same time.
- Loss of or damage whilst **your contents** are removed for trade, exhibition or stored in a storage warehouse.
- Anything mentioned in the General Exceptions.

SECTION 13 • VISITOR'S PERSONAL BELONGINGS

This section applies to **Home Standard** and **Home Plus** plans only.

What is covered Within the stipulated policy limit, **we** will pay for loss of or damage to **your** visitors' personal belongings whilst contained in **your home** caused by any of the **insured events** during the **period of insurance**.

The most **we** will pay during any one **period of insurance** is up to the total amount specified in the summary of cover.

What is not covered **We** will not cover:

- 'What is not covered' under Section 1 – Household Contents
- Anything mentioned in the General Exceptions.

SECTION 14 • DOMESTIC ASSISTANCE

This section applies to **Home Standard** and **Home Plus** plans only.

What is covered

Within the stipulated policy limit, **we** will pay for the expenses incurred to engage domestic help or home cleaning services within 14 days after the completion of the repair works following a loss of or damage to **your home** caused by any of the **insured events**.

The most **we** will pay during any one **period of insurance** is up to the total amount specified in the summary of cover.

What is not covered

We will not cover:

- Anything mentioned in the General Exceptions.

SECTION 15 • HOME CARE PACK

This section applies to **Home Standard** and **Home Plus** plans only.

What is covered

- Repair of Burst Pipes and Expenses for Tracing and Accessing Water Leakage**
Within the stipulated policy limit, if **your home** is damaged due to unexpected bursting or overflowing of domestic water tanks, apparatus or pipes, **we** will pay the cost incurred in repairing or replacing the damaged or broken domestic water tanks, apparatus or pipes and the necessary expenses for tracing the source of the water leakage, including wall hacking and/or patching.
- Water Bill Reimbursement**
Within the stipulated policy limit, **we** will pay the increase in water bill arising from an unexpected bursting or overflowing of domestic water tanks, apparatus or pipes, in **your home**.

The most **we** will pay under this section during any one **period of insurance** is up to the amount specified in the summary of cover and subject to an **excess** of S\$300 for each and every loss.

What is not covered

We will not cover:

- Any claim under this section unless there is a loss of or damage to the **contents** and **renovations** in **your home** caused by bursting or overflowing of domestic water tanks, apparatus or pipes.
- Loss or damage caused by water escaping slowly over a period of time and **you** could reasonably have been aware of.
- Any claim under this section if the **building** is more than twenty (20) years old.
- The first S\$300 for each and every loss.
- Claims made within first three (3) months from the first inception date of the policy.
- Any claim for more than one incident per policy year.
- Where a claim is made under Section 15b – Water Bill Reimbursement and Section 17 – Utilities Bill Relief arising from the same event, this policy will only pay for the claim under one of the sections.
- Anything mentioned in the General Exceptions.

SECTION 16 • CONSERVANCY CHARGES

This section applies to **Home Standard** and **Home Plus** plans only.

What is covered

Within the stipulated policy limit, if **your home** is damaged by any of the **insured events** and as a result **your home** is **uninhabitable**, **we** will pay for the cost of conservancy charges or management fees which you are responsible for paying to the town council or management corporation strata title (MCST) for a maximum of 3 months.

The most **we** will pay during any one **period of insurance** is up to the total amount specified in the summary of cover.

What is not covered

We will not cover:

- Any claim when **your home** is habitable.
- Anything mentioned in the General Exceptions.

SECTION 17 • UTILITIES BILL RELIEF

This section applies to **Home Standard** and **Home Plus** plans only.

What is covered

We will reimburse **you** up to S\$1,000 for a maximum of 3 months of utilities bills due to:

- (a) **Your home** is damaged by any of the **insured events** and as a result **your home** is **uninhabitable**; or
- (b) **You** suffered an **accidental** bodily injury in **your home** and within two months of the accident, the injury is the sole cause of:
 - Death;
 - Quadriplegia;
 - Total loss of both hands or both feet; or
 - **Total loss of sight** in both eyes.

For the avoidance of doubt, utilities bill here refers to invoices related to electricity, water and gas only.

The most **we** will pay during any one **period of insurance** is up to the total amount specified in the summary of cover.

What is not covered

We will not cover:

- Any claim for utilities when **your home** is habitable.
- Death or bodily injury resulting from pregnancy, childbirth, any kind of disease or illness
- Where a claim is made under Section 15b – Water Bill Reimbursement and Section 17 – Utilities Bill Relief arising from the same event, this policy will only pay for the claim under one of the sections.
- Anything mentioned in the General Exceptions.

SECTION 18 • BREAKAGE OF FIXED GLASS / MIRROR

This section applies to **Home Standard** and **Home Plus** plans only.

What is covered

Within the stipulated policy limit, **we** will cover for **accidental** breakage of fixed glass / mirror in **your home**.

What is not covered

We will not cover:

- Loss of or damage to glass / mirror that are not permanently fitted.
- Anything mentioned in the General Exceptions.

SECTION 19 • LOSS OF PERSONAL MONEY, DEBIT AND CREDIT CARDS

This section applies to **Home Standard** and **Home Plus** plans only.

What is covered

Within the stipulated policy limit, **we** will cover **you, your family members** and **your domestic employee** for:

- Loss of **personal money**;
- Replacement cost of stolen personal bank card or debit / credit cards; or
- Unauthorised transactions on stolen personal bank card or debit/ credit cards; directly caused by any of the **insured events** in **your home**.

What is not covered

We will not cover:

- Loss of **personal money** which are not reported to the police within 24 hours of discovery of loss.
- Loss of personal bank card or debit / credit cards which are not reported to the card issuing company or financial institution within 24 hours of discovery of loss.
- Loss of personal bank card or debit / credit cards not registered under **your name, your family member's names** or **your domestic employee's name**.
- Any cash advances made on the stolen personal bank card or debit/credit cards.
- Loss after the card issuing company have been informed about the stolen personal bank card or debit / credit cards.
- Loss attributable to any **family members**, including **domestic employees**.
- Theft of **personal money** and unauthorised use of personal bank card or debit/ credit cards unless someone has broken into or out of **your home** using force and violence or has got into the **home** by deception.
- Anything mentioned in the General Exceptions.

SECTION 20 • HOME CLEANING EXPENSES

This section applies to **Home Plus** plan only.

What is covered

We will cover **you** up to S\$500 for home cleaning services to disinfect **your home** due to **you, your family members** and / or **your domestic employee** suffer an infectious disease listed under Infectious Disease Act 1976. This must be certified by a **doctor**.

The most **we** will pay during any one **period of insurance** is up to the total amount specified in the summary of cover.

What is not covered

We will not cover:

- Any sexually transmitted infections, human immunodeficiency virus (HIV) or any HIV-rated illness including acquired immunity deficiency syndrome (AIDS) or any mutant derivatives or variations of this however they are caused.
- Anything mentioned in the General Exceptions.

SECTION 21 • LOSS OF PERSONAL PAPERS

This section applies to **Home Plus** plan only.

- What is covered** **We** will pay **you, your family members** and **your domestic employee** up to S\$500 for the costs of replacement personal papers such as driving license, identity cards, passport, club cards, replacement wills or title deeds documents if **your home** is damaged by any of the **insured events**.
- What is not covered** **We** will not cover:
- Loss which are not reported to the police within 24 hours of discovery.
 - Loss attributable to any **family members**, including **domestic employee**.
 - Anything mentioned in the General Exceptions.

SECTION 22 • ACCIDENTAL DEATH OF DOMESTIC PET

This section applies to **Home Plus** plan only.

- What is covered** **We** will cover **you** and **your family members** for **accidental** death of **your domestic pet** occurring within **Singapore**. **We** will pay S\$500 if within 30 days from an **accident** occurring, the **domestic pet** dies. Documentary proof of ownership of the **domestic pet** is required in the event of claim.
- What is not covered** **We** will not cover:
- If the **domestic pet** does not stay with **you** or **your family members**.
 - Any intentional killing whether for humane reasons, malicious or willful injury.
 - Death as a direct result of any surgical or veterinary procedure.
 - Natural causes, illness or disease.
 - Any **domestic pet** that has gone missing or has disappeared and **you** are unable to prove actual death has occurred.
 - Anything mentioned in the General Exceptions.

SECTION 23 • PSYCHIATRIC SERVICES

This section applies to **Home Plus** plan only.

- What is covered** **We** will cover **you** and **your family members** for the necessary and reasonable treatment by a registered psychiatrist or registered clinical psychologist, if **you** or **your family members** are diagnosed to be suffering from posttraumatic stress disorder following a traumatic accident such as loss of **family member** caused by any of the **insured events** at **your home**.
- The most **we** will pay during any **one period of insurance** is up to S\$200 per visit and up to the total amount specified in the summary of cover.
- What is not covered** **We** will not cover:
- Anything mentioned in the General Exceptions.

SECTION 24 • OPTIONAL COVER - REPLACEMENT LOCKS

This section is applicable only when this cover is included as indicated in **your schedule**.

- What is covered** **We** will provide cover for replacement cost of locks up to S\$500 if keys to the lock are **accidentally** lost or stolen for:
- External doors or gates of **your home**.
 - Alarm systems or domestic safes fitted in **your home**.
- What is not covered** **We** will not cover:
- Loss or stolen of the access card.
 - Anything mentioned in the General Exceptions.

SECTION 25 • OPTIONAL COVER - 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 **your home**, caused by mechanical breakdown, explosion or failure in the temperature-control device of **your** freezer.
- What is not covered** **We** will not cover:
- Loss or damage caused by a pre-scheduled maintenance with prior notification by the company (or its employees) supplying **your** power.
 - Loss or damage directly or indirectly caused by or arising from the power supply being disconnected.
 - Anything mentioned in the General Exceptions.

SECTION 26 • OPTIONAL COVER - BICYCLE / PERSONAL MOBILITY DEVICE

This section is applicable only when this cover is included as indicated in **your schedule**.

- Additional definitions**
- Bicycle:** A pedal bicycle, a pedal tricycle, a trishaw or a power-assisted bicycle. A power-assisted bicycle means a bicycle that is equipped with an electric motor and propelled by an electric motor attached to it or by human power or both.
- Personal mobility device:** A vehicle that:
- is designed to be used by one person,
 - has one or more wheels that operate on a single axis,
 - is propelled by an electric motor attached to the vehicle or by human power or both, and
 - does not resemble a motor car or motorcycle.
- What is covered** **We** will provide cover up to S\$300 for any loss or **accidental** damage to **bicycle** or **personal mobility device** belonging to **you** or **your family members** anywhere in **Singapore**. In the event of **accidental** damage, **we** will cover **you** for the repair of the **bicycle** or **personal mobility device**. If the **bicycle** or **personal mobility device** is lost or stolen, cannot be repaired or is beyond economical repair, **we** will pay **you** a cash amount equal to the damage, up to the depreciated value of the **bicycle** or **personal mobility device** computed based on its age and purchase price as follows:
- Up to one year old, 90% of the purchase price.
 - Up to two years old, 70% of the purchase price.
 - Up to three years old, 50% of the purchase price.
 - Up to four years old, 30% of the purchase price.
 - Over four years old, 20% of the purchase price.

SECTION 26 • OPTIONAL COVER - BICYCLE / PERSONAL MOBILITY DEVICE *(continued)*

What is not covered

We will not cover:

- Loss or damage occurring outside **Singapore**.
- Loss of or damage to tyres or accessories unless the **bicycle** or **personal mobile device** is stolen or damaged at the same time.
- Loss of or damage due to racing, pace making, trials or for business purposes.
- Any theft or loss while away from **your home**, unless in a **building** and / or securely locked to an object that cannot be moved.
- Anything mentioned in the General Exceptions.

SECTION 27 • OPTIONAL COVER - FAMILY CYBER RISK PROTECTOR

This section is applicable only when this cover is included as indicated in **your schedule**.
Under this section, the term **You / Your** includes **your** domestic partner and your children who are living permanently with **you** in **your home**.

Additional definitions

Personal information: Any personal details relating to you such as: Full name, NRIC number, FIN number, passport number, driving license number, home and / or mailing address, telephone numbers (including mobile number) registered under **your** name, online login credentials, debit/credit card and bank account number.

Third party: Any person or company who has no control over **you** nor is controlled by **you** but excludes:

- **You, your family members** and **your domestic employees**.
- **Your** employees or employer.
- Any other members of **your** family not residing with **you**.

Non-compliant article: An item which is damaged, different, and / or incomplete from what initially was ordered from an **online retailer**. This includes item which has been ordered but not delivered within a reasonable stipulated time period.

Eligible article(s): Tangible item(s) for personal use that was purchased and paid online through a secured online payment gateway.

Online retailer: A third party retail business which is registered and has a valid business license which accepts payment online through a secured online payment gateway.

What is covered

(a) Identity Theft:

During the **period of insurance**, if **your personal information** is stolen and a **third party** knowingly and unlawfully uses it without **your** expressed consent to obtain money, goods or services, **we** will:

- Cover **you** up to a maximum of S\$3,000 for actual loss incurred.
- Provide **you** with emergency funds of S\$500 provided **you** incurred an actual loss greater than S\$3,000.
- Reimburse the incidental expenses incurred by **you** up to S\$3,000 for:
 - Any legal fees incurred in **Singapore** for defending lawsuits brought against **you** by merchants or their collection agencies.
 - Any replacement fee of a driving license, passport, bank card, debit/credit card, or identity card.
 - Any cost needed to remove any criminal or civil judgements entered against **you** and to restore **your** credit rating.
 - Challenging the accuracy or completeness of any information regarding **you** in a consumer credit report.
 - Cost for certified mail or telephone charges to law enforcement agencies, credit agencies, financial institutions or similar credit grantors for the purpose of defending or correcting **your** damaged credit status.
 - Any expenses incurred or loan application fees resulting from re-applying for a loan rejected because the lender has acted upon incorrect credit information.

SECTION 27 • OPTIONAL COVER - FAMILY CYBER RISK PROTECTOR *(continued)*

What is covered

- Any lost wages due to time taken off from work to deal with relevant organisations and / or authorities to amend or rectify records as a result of an identity theft.
 - Lost wages will be calculated based on the daily rate of **your** last drawn salary; or
 - If **you** are self-employed, lost wages will be calculated based on **your** tax returns in the prior year, subject to a maximum payment of \$500 per week.

All losses resulting from the same, continuous, related or repeated acts shall be treated as arising out of a single identity theft occurrence.

You must ask for a refund from **your** bank or debit / credit card provider. **We** will reduce **your** claim by the amount **your** bank or debit / credit card provider has refunded to **you**. Proof of compensation or denial received from them must be provided to **us**.

(b) Dispute with **Online Retailer**:

If **you** suffer financial loss arising from a dispute with an **online retailer** over any **non-compliant article** that **you** have purchased over the internet during the **period of insurance**, **we** will indemnify **you** for **your** loss up to \$500 **per eligible article** or set of **eligible articles** and up to a maximum of \$3,000 per claim.

We will have the full and absolute discretion to make the final decision whether to pay **you** the purchase price in cash, repair or replace the **non-compliant article**.

You must ask for a refund from the **online retailer**. **We** will reduce **your** claim by the amount the **online retailer** has refunded to **you**. Proof of compensation or denial received from them must be provided to **us**.

What is not covered

Under (a) Identity Theft, **we** will not cover:

- Loss which are not reported to the police within 24 hours of discovery.
- Loss from **your** bank account or personal debit / credit cards which are not reported to the card issuing company or financial institution within 24 hours of discovery.
- Any expense arising from a contractual arrangement between **you** and the issuer of **your** personal bank card or debit / credit card including late payment charges or penalties.
- Any amount **you** could be reimbursed directly by the debit / credit card provider or financial institution.
- Any claim if **you** are unable to provide proof of compensation or denial from the debit / credit card provider or financial institution.
- Any claim arising from or related directly or indirectly to any of **your** or **your family member's** business activities.
- Anything mentioned in the General Exceptions.

Under (b) Dispute with **Online Retailer**, **we** will not cover:

- Any amount **you** could be reimbursed directly by the **online retailer**.
- Any claim if **you** are unable to provide proof of compensation or denial from the **online retailer**.
- Any delivery charges, custom or sales taxes.
- Disputes concerning purchase price.
- Illegal or unlicensed goods.
- Confiscation by customs.
- Items used for business or professional purposes.
- Items not deliverable by standard postal or courier service or a freight forwarder.
- Inherent product defects including defective design, faulty workmanship or manufacturing faults.

SECTION 27 • OPTIONAL COVER - FAMILY CYBER RISK PROTECTOR *(continued)*

What is not covered

Under (b) Dispute with **Online Retailer**, **we** will not cover:

- Cash, bullion, negotiable instruments, or vouchers / tickets of any kind.
- Collectible stamps or coins, documents of any kind.
- Computer software, any data on tapes or discs.
- Jewellery.
- Fragile items such as glassware, porcelain.
- Consumable or perishable goods, live plants or animals.
- Second-hand items.
- Antiques.
- Musical instruments.
- Electronic equipment including computers and the peripherals, camera equipment or anything that runs on batteries or electricity.
- Items acquired for re-sale and commercial use.
- Items bought from internet auction sites.
- Services of any nature.
- Anything mentioned in the General Exceptions.

SECTION 28 • OPTIONAL COVER - FAMILY WORLDWIDE PERSONAL ACCIDENT

This section is applicable only when this cover is included as indicated in **your schedule**.

Under this section, the term **You / Your** includes **your** domestic partner and your children who are living permanently with **you** in **your home**.

What is covered

(a) **Accidental Death and Permanent Disablement**

We will cover **you** for any **accidental** bodily injury occurring anywhere in the world.

We will pay **you**, **your** estate or **your** legal representative 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 and **total loss of hearing** in both ear.

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** is up to the total amount specified in the summary of cover. The most **we** will pay any one person during any one **period of insurance** is S\$20,000.

(b) **Home Modification**

If **you** suffer any **accidental** bodily injury within the **period of insurance** resulting to one of the following:

- **Loss of one or more limbs**.
- **Total loss of sight** in both eyes.

We will cover up to S\$3,000 for the reasonable cost of modifying **your home** to aid mobility within **your home** as certified by a **doctor**.

For the avoidance of doubt, this is on top of the S\$50,000 sum insured under point (a) Accidental Death and Permanent Disablement.

The most **we** will pay during any one **period of insurance** is up to the total amount specified in the summary of cover.

What is not covered

We will not cover:

- Any claims directly or indirectly due to disease or illness.
- Modifications to **your home** that do not help in mobility.
- Modifications to a **home** which is **unoccupied** by **you**.
- Any loss or damage caused by the process of installation and modification.
- Anything mentioned in the General Exceptions.

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**

Any loss, liability, injury or damage which involves:

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

Any loss, liability, injury or damage caused by pressure waves from aircraft travelling at or above the speed of sound.
- 6. Pollution or contamination**

Any loss, liability, injury or damage arising from pollution or contamination unless caused by:

 - A sudden and unexpected **accident** which can be identified.
 - Oil leaking from a domestic oil installation at the **home**.
- 7. Deliberate, malicious, willful act or gross negligence**

Any loss, liability, injury or damage rising from deliberate, malicious, willful act or gross negligence caused by act of **you, your family member, domestic employee**, relatives, employer, employees, legal representatives, housemate, room-mate, tenant(s), sub-tenant(s) or any person who is legally allowed to be in **your home**.
- 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.
- 9. Alcohol and drugs**

Any loss, liability, injury or damage due to the influence of alcohol or non-prescription drugs on medications.

General Exceptions *(continued)*

10. Insanity	Any loss, liability, injury or damage due to mental problem or insanity.
11. Suicide or self-inflicted injury	Any loss, liability, injury or damage due to suicide or attempted suicide or intentional self-inflicted injury, while sane or insane.
12. Mysterious disappearance	Any loss, liability, injury or damage due to mysterious disappearance or unexplained loss.
13. Town council, MCST or government authorities	Any loss, liability, injury or damage if HDB , town council or management corporation strata title (MCST) is responsible for replacing or repairing the damage or caused by the order of any government authorities.
14. Financial or consequential loss	Any loss of use, consequential loss or financial loss apart from loss under Section 8 - Loss of rent otherwise payable to you .
15. Loss of information	Any loss, liability or damage to information, data or software whether arising as a result of a claim under this policy or otherwise.
16. Criminal or unlawful act	Any criminal or unlawful act committed by you , your family members , or domestic employee , relatives, employer, employees, legal representatives, housemate, room-mate, tenant(s), sub-tenant(s) or any person who is legally allowed to be in your home regardless of the extent of their sanity. Unlawful act refers to any act that does not conform to or is not permitted by the law or rules of the geographical area in which the act is committed. Unlawful act includes but is not limited to: <ul style="list-style-type: none"> • Exceeding any stipulated speed limit whilst driving or riding a motorised vehicle. • Driving whilst under the influence of alcohol. • Non-conformance to the Road Traffic Act 1961 or the like. • Non-conformance to the Road Traffic (Pedestrian Crossing) Rules or the like. • Non-conformance to the Road Traffic (Bicycle) Rules or the like.
17. Wear and tear	Any loss, liability, injury or damage due to obsolescence, wear and tear (e.g. marring, scratching, denting, cosmetic damage which does not affect how the article works), fungus, atmospheric conditions, insect infestation, process of dyeing, mechanical or electrical breakdown or other gradually operating cause.
18. Cooking and heating	Any loss or damage to any part of a cooking or heating appliance due to normal usage or wear and tear (for example, a glass cooking top or any part of a stove).
19. Faulty workmanship	Any loss or damage caused by defective design, faulty workmanship or manufacturing faults.
20. Construction	Any loss, liability, injury or damage caused by building work which involves construction, alteration, extension or repairs.
21. Pre-existing medical conditions	Any allergy, condition, illness, infirmity or injury, diagnosed or undiagnosed, before the date of accident , for which one has received advice, medication, treatment, been told of, or for which one is under investigation, awaiting results, on a waiting list, or are aware of the need for in-patient treatment.
22. Unoccupied	Any loss, liability, injury or damage while your home is unoccupied for more than sixty (60) consecutive days.
23. Court judgement	Any court judgement which is not delivered by a court in Singapore .

General Conditions

These conditions apply to all sections of the 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. Basis of settlement

The settlement of any claim under this policy shall, at **our** sole option and discretion, be either on (i) an indemnity basis or (ii) replacement as new for old.

We will, at **our** sole discretion, make deduction for depreciation or wear and tear and decide whether to replace, reinstate, repair or pay a cash equivalent for **your** damaged items.

If **we** are able to replace the item, 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.

4. Your duty to prevent loss or damage

You, your family members and **your domestic employee** must take all reasonable precautions to prevent **accidents**, loss or damage and must keep property that is insured under this policy in good condition.

5. Claims

Your duties:

As soon as **you, your family members** and **your domestic employee** are aware of an event or cause that is likely to lead to a claim under this policy, **you, your family members** and **your domestic employee** 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 that is reasonably possible to get back any lost or stolen property and tell **us** without unnecessary delay if any property is later returned to **you, your family members** and **your domestic employee**;
- 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.

The burden of proving the validity of any claim is upon **you**. If **we** deny any claim by reason of any exclusion, the burden of proving that **we** are legally responsible for the claim is also upon **you**.

General Conditions *(continued)*

- 7. Our rights** **We** have the right to:
- Take over and defend or settle any claim in **your** name.
 - Prosecute (in **your** name for **our** own benefit) any claim for indemnity or damages or otherwise.
 - 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. What we will pay** The most **we** will pay for loss or damage arising out of one incident is **your sum insured** unless otherwise specified.
- 10. Reinstatement** If **you** make any claim under section 1, 2 or 3, **we** will reduce the maximum benefit limits for these sections by the actual amount of the claim that **we** pay under the current 12 months **period of insurance**. **We** will put these limits back to the original limit at the start of the next 12-month period of the policy. **We** reserve the right to reinstate these limits for the current 12 months **period of insurance** by charging the additional premium from **you**.
- 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.
- 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.
- If **you** have more than one policy with **us** that covers the same benefit, **we** will only pay from one policy. If the benefit amounts are different under **your** different policies, **we** will pay the highest benefit amount.
- This condition does not apply to section 28a (Family Worldwide Personal Accident Accidental Death and Permanent Disablement).
- 14. Your duty to keep 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 or if there is any dispute between **us** arising out of this policy, 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 by the arbitrator before **you** can take any legal action against **us**. The courts of **Singapore** are to have exclusive jurisdiction to settle any dispute which may arise out of or in connection with this policy.

General Conditions *(continued)*

- 16. Non-waiver** **Our** failure to enforce any provision of **your** policy; or **our** acceptance of any premium with actual or implied knowledge of any non-disclosure, misrepresentation, fraud and/or breach of **your** policy or of the law, does not amount to a waiver of **our** rights under **your** policy or at law. **We** will still have the right to enforce each and every provision of **your** policy even if **we** have not done so in the past.
- 17. Excluding third party rights** Anyone not a party to **Your** policy cannot enforce it under the Contracts (Rights of Third Parties) Act 2001 or any subsequent revisions of this Act to enforce any of its terms.
- 18. First loss basis** If the actual full reinstatement or replacement value under section 1, 2 and/or 3 at the time of the loss or damage is greater than **your sum insured**, the most **we** will pay for loss or damage is **your sum insured**.

Emergency Home Assistance

All **our** home policies provide **you** with free access to **our** Home Emergency Assistance Helpline. This helpline is managed by **our** Home Emergency Assistance Team.

If **you** require assistance in an emergency, call **our** helpline at 6460 9391 which is open all day, all night, every day of the year. The person **you** will speak to will be able to understand the nature of **your** emergency and what assistance **you** need.

Our 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 repair assistance | 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 . |

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

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 General Insurance
Singapore Life Ltd.
5 Straits View, #01-18/19
Marina One The Heart
Singapore 018935

We always welcome feedback so **we** can improve **our** products and services.

Customer Care Policy

At Singlife, **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@singlife.com. **We** will acknowledge receipt of **your** feedback within 3 working days whilst **we** will 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 **you** are dissatisfied with **our** 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.
36 Robinson Road #15-01 City House Singapore 068877
Telephone: 6327 8878 Fax: 6327 8488 Email: info@fidrec.com.sg
Website: 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 **our** claims assistance helpline at 6460 9391 or access **our** claims form at singlife.com

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 websites (gia.org.sg or sdic.org.sg).

Learn more about our other products and services at singlife.com



Singlife

Singapore Life Ltd.

5 Straits View, #01-18/19, Marina One The Heart, Singapore 018935

Tel: (65) 6827 9933 singlife.com

Company Reg. No. 196900499K

GST Reg. No. MR-8500166-8