

# SINGLIFE HOME INSURANCE SUMMARY OF COVER



Features	Lite	Standard	Plus
<b>Section 1 • Household Contents</b>			
Items such as: - Furniture & furnishings - Domestic appliances - Mobile phone - Personal computer - Audio & visual equipment - Clothing & linen(s) - Crockery & utensils - Camera - Watches <sup>1</sup> - Jewellery <sup>1</sup>	S\$35,000	S\$50,000	S\$100,000
<b>Additional Household Contents (Optional Enhancement)*</b>	Up to S\$200,000		
<b>Section 2 • Renovations</b>			
Items such as: - Kitchen cabinets - Built-in wardrobes - Bathroom & sanitary furniture - Ceiling lamps - Air conditioners - Floor coverings	S\$75,000	S\$100,000	S\$100,000
<b>Additional Renovations (Optional Enhancement)*</b>	Up to S\$200,000		
<b>Section 3 • Building (Optional Enhancement)*</b>			
Cover loss of or damage to the physical structure of the house, apartment or flat (excluding foundations).	Up to S\$1,000,000		
<b>Section 4a • Family Worldwide Liability</b>			
Cover you and your family members against legal liability for accidental bodily injury to any person or accidental damage to third party's property.	S\$500,000	S\$500,000	S\$500,000
<b>Section 4b • Tenant's Liability</b>			
Cover loss of or damage to landlord's building, renovations and contents caused by you or your family members as tenant.	S\$50,000	S\$50,000	S\$50,000
<b>Section 5 • Removal of Debris</b>			
Cover for removal of debris up to 5% of the sum insured under household contents, renovations and/or building.	Up to 5% of Sum Insured under Section 1, 2 and/or 3		
<b>Section 6 • Capital Additions</b>			
Cover for new additions, alterations and improvements up to 10% of the sum insured under renovations and/or building.	Up to 10% of Sum Insured under Section 2 and/or 3		
<b>Section 7 • Professional Fees</b>			
Cover for professional fees of architects, consultants, engineers up to 10% of the sum insured under renovations and/or building.	Up to 10% of Sum Insured under Section 2 and/or 3		

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<b>Section 8 • Alternative Accommodation / Loss of Rent</b>			
Cover up to S\$1,000 per week for a maximum of 12 weeks if your home is uninhabitable.	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)
<b>Section 9 • Emergency Cash Allowance</b>			
Cover for the purchase of essentials items if your home is uninhabitable for at least 5 days in a row.	S\$500	S\$750	S\$1,000
<b>Section 10 • Medical Expenses</b>			
If you, your family members or your domestic employee in your home are injured due to any of the insured events.	S\$1,000	S\$2,000	S\$3,000
<b>Section 11 • Loss of Contents Temporarily Removed</b>			
Cover loss of or damage to contents that are temporarily removed from your home to any residential building or hotel in Singapore.	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)
<b>Section 12 • Household Removal</b>			
Cover loss of or damage to contents in the course of removal which are packed by licensed professional packers/movers from your home to your new permanent residence within Singapore.	X	S\$5,000	S\$10,000
<b>Section 13 • Visitor's Personal Belongings</b>			
Cover loss of or damage to your visitor's personal belongings whilst contained in your home due to any of the insured events.	X	S\$250	S\$500
<b>Section 14 • Domestic Assistance</b>			
Cover for expenses incurred to engage domestic help or home cleaning services following a loss or damage to your home due to any of the insured events.	X	S\$250	S\$500
<b>Section 15 • Home Care Pack</b>			
<b>(a) Repair of Burst Pipes and Expenses for Tracing and Accessing Water Leakage</b> Cover for 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.	X	S\$500 Excess: S\$300 for each and every loss	S\$1,000 Excess: S\$300 for each and every loss
<b>(b) Water Bill Reimbursement</b> Cover for the increase in water bill due to unexpected bursting or overflowing of domestic water tanks, apparatus or pipes in your home.	X	S\$250	S\$500
<b>Section 16 • Conservancy Charges</b>			
Cover 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) if your home is uninhabitable.	X	S\$500 per month (Up to a maximum of 3 months)	S\$1,000 per month (Up to a maximum of 3 months)

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<b>Section 17 • Utilities Bill Relief</b>			
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.	X	S\$1,000 per month (Up to a maximum of 3 months)	S\$1,000 per month (Up to a maximum of 3 months)
<b>Section 18 • Breakage of Fixed Glass / Mirror</b>			
Cover for accidental breakage of fixed glass/mirror in your home.	X	S\$500	S\$1,000
<b>Section 19 • Loss of Personal Money, Debit and Credit Cards</b>			
(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.	X	S\$500	S\$1,000
<b>Section 20 • Home Cleaning Expenses</b>			
Cover disinfection expenses to your home if you, your family members and/or your domestic employee suffer an infectious disease.	X	X	S\$500
<b>Section 21 • Loss of Personal Papers</b>			
Cover the replacement cost of personal papers (driving license, ID cards, passport, club cards, etc).	X	X	S\$500
<b>Section 22 • Accidental Death of Domestic Pet</b>			
Cover accidental death of your domestic pet.	X	X	S\$500
<b>Section 23 • Psychiatric Services</b>			
Cover for psychiatric cost incurred by you or your family members following a traumatic accident such as loss of family member caused by any of the insured events.	X	X	S\$1,000 (Up to S\$200 per visit)
<b>Emergency Home Assistance</b>			
24/7 Emergency home assistance helpline.	✓	✓	✓

Optional Cover*			
Features	Lite	Standard	Plus
<b>Section 24 • Replacement Locks</b>			
Cover up to S\$500 if keys to the lock are accidentally lost or stolen.	✓	✓	✓
<b>Section 25 • Food in Freezers</b>			
Cover up to S\$500 for loss or damage to food stored in a freezer in your home.	✓	✓	✓
<b>Section 26 • Bicycle / Personal Mobility Device</b>			
Cover up to S\$300 for any loss or accidental damage to your bicycle or personal mobility device.	✓	✓	✓
<b>Section 27 • Family Cyber Risk Protector</b>			
Cover up to S\$3,000 for actual loss as a result of identity theft and up to S\$3,000 for dispute with online retailer.	✓	✓	✓
<b>Section 28 • Family Worldwide Personal Accident</b>			
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, lightning and explosion.
Earthquake, volcanic eruption, hurricane, cyclone, typhoon or storm.
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.
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 aircraft or other flying objects, or anything falling from them unless they are travelling at sonic or supersonic speeds.
Being hit by motorised vehicles or an animal not belonging to nor under the control of you or your family members.
Bursting or overflowing of domestic water tanks, apparatus or pipes.
Theft or attempted theft accompanied by violent or forcible entry into your home.
Falling trees & branches.
Failing radio or television receiving aerial (including satellite dishes), their fittings and masts.
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.

**Footnote:**

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

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		

\* Applicable if shown on your policy schedule.

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 benefits that are covered under the scheme as well as the limits of coverage, where applicable, please contact us or visit the General Insurance Association or SDIC website ([www.gia.org.sg](http://www.gia.org.sg) or [www.sdic.org.sg](http://www.sdic.org.sg)).

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