

# HOMESecure INSURANCE

A comprehensive home protection plan designed to protect you and your family



We understand that your home and personal possessions are your prized assets. Protect them against accidental loss and damage with HomeSecure which is designed especially with your needs in mind.

## BUILDING INSURANCE (ALL RISKS COVERAGE)

We cover building structure, fixtures & fittings and renovations. Some other benefits include:

- Reasonable expenses incurred for alternative accommodation and/or loss of rent if the premises is uninhabitable.
- Necessary cost for modifying the premises to aid you or your family members with mobility within the premises in the event of permanent total disability
- Cash benefit when access to the premises is denied or uninhabitable.

## HOME CONTENTS (ALL RISKS COVERAGE)

We cover personal possessions, collectible property, valuables or any household goods and personal effects belonging to you, your family or domestic worker.

- Damage or loss to home contents (except valuables) in the course of removal by professional movers/packers from the premises.
- Reasonable medical expenses necessarily incurred by you, your spouse or children for treatment of injury caused by thieves or robbers in the premises.

## VALUABLES AND PERSONAL POSSESSIONS (WORLDWIDE ALL RISKS COVERAGE)

*(This section must be taken up with Building and/or Home Contents)*

We cover accidental loss or damage to valuables and personal possessions such as gold, silver, precious metals and stones, jewellery, fur coats, watches, cameras and clothing.

- Unspecified Items – articles valued S\$2,500 and below per item.
- Specified Items – for articles valued above S\$2,500 per item.

## PERSONAL AND HOME OWNERS' / HOME OCCUPIERS' LIABILITY (WORLDWIDE)

We cover your legal liability against accidental bodily injury to a third party or accidental damage to property owned by a third party.

## DOMESTIC WORKER- WORK INJURY COMPENSATION (AS PER LEGISLATION)

We cover your liability as an employer for accidental injury sustained by your domestic worker arising out of and in the course of employment.

## PERSONAL ACCIDENT

We cover you and your spouse up to S\$50,000 each and up to S\$10,000 for each child against Accidental Death or Permanent Disability 24/7 worldwide.



### SIGN UP ONLINE

Visit <https://www.marsh.com/sg/services/affinity-partners-sponsored-programs/marsh-homesecure.html> to sign up for Marsh HomeSecure.



### CONTACT US

For queries, please email Ms Josephine Lim at [Josephine.lim@marsh.com](mailto:Josephine.lim@marsh.com) or call **+65 6922 8189** during office hours (Mondays to Fridays 9am to 5pm).

## ABOUT MARSH

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## ABOUT INCOME

Income was established in 1970 to provide affordable insurance for workers in Singapore. Today, two million people in Singapore look to Income for trusted advice and solutions when making their most important financial decisions. Our wide network of advisers and partners provide life, health and general insurance products and services to serve the protection, savings and investment needs of customers across all segments of society.

As a social enterprise, Income was made different. Our social purpose of maximising value for our policyholders defines us as a social enterprise as we continue to make insurance accessible, affordable and sustainable for all.

In 2018, Income had over \$37 billion in assets under management. Our financial strength and diversified investment portfolio is reflected by our strong credit ratings which underpin the delivery of our commitment to customers.

Income's corporate social responsibility initiative, OrangeAid, is committed to empower a better future for children and youth from disadvantaged backgrounds.

For more about Income, please visit [www.income.com.sg](http://www.income.com.sg).

This brochure is for general information only and is not a contract of insurance. You can find the usual terms and conditions of this plan at <https://www.marsh.com/sg/services/affinity-partners-sponsored-programs/marsh-homesecure.html>

If you are unsure if this plan is suitable for you, we strongly encourage you to speak to a qualified insurance adviser. Otherwise, you may end up buying a plan that does not meet your expectations or needs. As a result, you may not be able to afford the premiums or get the insurance protection you want. There are certain conditions whereby the benefits under the plan will not be payable. These are stated in the policy contract.

You are advised to read the policy contract for the full list of exclusions. 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 Income or visit the GIA/LIA or SDIC websites ([www.gia.org.sg](http://www.gia.org.sg) or [www.lia.org.sg](http://www.lia.org.sg) or [www.sdic.org.sg](http://www.sdic.org.sg)).

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Marsh is the appointed broker for HomeSecure. For our General Terms of Engagement and Personal Information Collection Statement, please visit <https://www.marsh.com/sg/services/affinity-partners-sponsored-programs/marsh-homesecure.html>

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