

Policy Conditions

HomeSecure

HomeSecure Policy

This is the HomeSecure home insurance **policy** and it contains details of benefits, conditions and exclusions relating to the **premises**. This **policy** will form the basis on which we will settle all claims. It is only valid if the **policyholder** has paid the appropriate premium in full and **we** have given the **policyholder** a **schedule**. Any statement, information or declaration the **policyholder** has given, including any declaration made over the phone, or by fax, email or the internet at the time of making the application, will form the basis of the contract. The **schedule** and any further **endorsements** are all part of this **policy**. Please keep this document for reference.

Things to remember

- The **policyholder** must reveal all facts known or ought to know which may affect the insurance cover. If not, this **policy** may not be valid.
- The **policyholder** must insure the **building, renovations, contents, valuables, collectible property** and **personal possessions** for their full reinstatement or replacement value. If not, the **policyholder** is responsible for a share of the loss or damage. Please see general condition parts 1 and 2 for details.
- The **policyholder** must not be an undischarged bankrupt and no bankruptcy application (including any statutory order) or order has been made against the **policyholder**.

Definitions

Certain words have been defined below. These words have the same meaning wherever they are used in the **policy** and the **schedule** and in any **endorsements**.

Accident or **accidental** means an event which is unintended, sudden, fortuitous and unforeseen.

Act of terrorism means an act (which may include using or threatening force or violence) by any person or group, committed for political, religious, ideological or similar purposes, with the aim of influencing any government or to put the public, or any section of the public, in fear. **We** do not consider robberies or other criminal acts mainly committed for personal gain and acts arising mainly as a result of personal relationships as an **act of terrorism**. **Act of terrorism** also includes any act which is confirmed by the relevant government as an **act of terrorism**. **We** consider using nuclear, chemical or biological substances or weapons as a means of force or violence and an **act of terrorism**.

Bodily Injury means injury resulting solely and directly from **accidental**, external, violent and visible means and does not include sickness or disease, or any naturally occurring condition, or the result of any gradually operating cause.

Building means the following.

For Housing Development Board (HDB) flats, condominiums, apartments or cluster houses, it will include the building structure, fixtures and fittings based on HDB's or the property developer's standard specifications. This means **we** will not cover areas the **policyholder** does not own or which are not provided only for the **policyholder's** use. For example, this can include shared areas such as corridors, car parks, stairways, lift lobbies and swimming pools.

For landed properties such as bungalows, semi-detached and terrace houses, it will include the building structure, garages, outbuildings, swimming pools, terraces, footpaths, driveways, gardens, gates, fences and other private areas the **policyholder** owns or which the **policyholder** has private access to; for which the public does not.

Child or **children** means the **policyholder's** natural or legally adopted child between the age of one (1) and twenty-one (21) years old, or up to twenty-three (23) years old if he or she is still studying full-time in a recognized institution of tertiary education, unmarried, not in full time employment and fully dependent on the **policyholder**.

Collectible property means any rare and valuable item which cannot be worn or carried by a person in everyday life. For example: works of arts, antiques, paintings, carpets, wine, stamp or coin collections.

Contents means any item described as **personal possessions, collectible property, valuables** or any household goods and other personal effects belonging to the **policyholder, his/her family members** or **domestic worker**. This includes furniture, sport equipments, electronic appliances/devices and excludes items such as:

- motor vehicles, caravans, trailers, aircraft, watercraft or spare parts and accessories while attached to or in any of them;
- any part of the structure of the **building**;
- animals;
- contact lenses;
- items used for business trade or professional purposes;
- deeds, bonds, bills of exchange, cheques, travellers cheques, money, stamps and coins.

For purpose of interpreting the coverage under section 2, the **contents** must be kept within the **premises**.

Domestic worker means a person employed as a domestic helper to reside and work at the **premises**. We will not in the event of any **accident** arising out of and in the course of employment to any **domestic worker** whilst engaged in the service of the **policyholder** raise the defence that such **domestic worker** is not an "employee" within the meaning of the Work Injury Compensation Act (Chapter 354).

Employee means an individual working for the **policyholder** and whose personal details are listed in the **schedule**. The **policyholder** has purchased the **policy** to cover the **employee, his/her spouse, children** and **domestic worker** when they reside in the **premises** during the **period of insurance**. For purpose of interpreting coverage, benefits in sections 2 to 6 are extended to the **employee, his/her spouse, children** and anyone living permanently in the **premises** with him/her.

Electronic data means facts, concepts and information converted to a form useable for communications, display distribution, interpretation or processing by electronic and electromechanical data processing or electronically controlled equipment and includes programmes, software and other coded instructions for such equipment. This also includes computer systems records.

Family members mean the **policyholder's** spouse, his/her **children** or any other persons permanently living with him/her in the **premises**.

Infectious disease means unequivocal, final and confirmed diagnosis of any infectious diseases such as the following, as defined by internationally accepted medical diagnostic criteria, by a **medical practitioner**, supported by acceptable clinical, radiological, histological and laboratory evidence:

- a. Severe Acute Respiratory Syndrome (SARS)
- b. Dengue Fever / Dengue Haemorrhagic Fever
- c. Variant Creutzfeldt-Jakob Disease (vCJD) or 'Mad Cow Disease'
- d. Nipah Viral Encephalitis
- e. Japanese Viral Encephalitis
- f. Malaria
- g. Pulmonary Tuberculosis
- h. Measles
- i. Rabies
- j. Melioidosis
- k. Hand, Foot and Mouth Disease (HFMD)
- l. Avian Influenza or 'Bird Flu' due to Influenza A viral strains H5N1, H9N2 or H7N7
- m. Chikungunya Fever
- n. Influenza A viral strain H1N1

Medical practitioner means any person registered and legally qualified as a doctor by a medical degree in western medicine and authorised by the medical licensing authority of that country to provide medical or surgical service within the scope of their licence and training. The **medical practitioner** should not be the **policyholder, his/her family member, partner, business partner, employer, employee** or agent.

Personal possessions mean any personal items belonging to the **policyholder** or his/her **family members** that is usually worn on, carried or used by a person in everyday life. It excludes **valuables** and items such as contact lenses or money, deeds, bonds, cheques and travellers' cheques.

Period of insurance means the period of cover as shown in the **schedule**.

Permanently disabled or **permanent disability** means suffering from one of the items of disability listed in the scale of compensation, and which was caused only by an **accident**, as long as:

- the disability lasts for twelve (12) months in a row from the date of **accident**; and
- **our medical practitioner** confirms that it is not going to improve after twelve (12) months.

Permanent total disability or **permanently and totally disabled** means:

- a. For sections 1 and 2, the total disability caused only by an **accident** which results in the **policyholder, his/her spouse, child/children** or **domestic worker** to suffer:

- Paraplegia or quadriplegia;
- Total and permanent loss of sight in both eyes;
or
- Total and permanent loss of hearing in both ears.

b. For section 6, the total disability caused only by an **accident** that:

- stops the **policyholder** or his/her spouse from working in any job for a salary or wage or stops the **policyholder** from carrying out any business whatsoever; and
- lasts for twelve (12) months in a row from the date of the **accident**;

and **our medical practitioner** believes that the condition is not going to improve after twelve (12) months.

Policy means this document, including any information provided or declaration made by the **policyholder**, the **schedule**, table of cover and any **endorsements** we have issued under this **policy**.

Policyholder means an individual or a corporation having different interests on the **policy** in their own rights:

- the owner or co-owner of the **premises** in Singapore;
or
- the tenant or co-tenant currently renting the **premises** in Singapore; or
- the lender of the mortgage for the **premises**, that is the mortgagee.

The party above can only insure the **building, renovations, contents, valuables, collectible property or personal possessions** he/she owns or has interest in.

Policyholder may also mean a corporation which a contractual party to a tenancy agreement for the sole purpose of housing its **employees** in the **premises**; and the **policyholder** will insure the **contents, valuables, collectible property** and **personal possessions** on behalf their **employees** during the **period of insurance**.

Pollutants means any solid, liquid, gaseous or thermal irritant or contaminant including but not limited to smoke, vapour, soot, fumes, acids, alkalis, bacteria, chemicals, sewage and waste (which includes material to be recycled, reconditioned or reclaimed); and the commencement of any intermittent release shall be deemed to be at the start of the first release of the series.

Premises means the residential property which the **policyholder** insures at the address shown in the schedule. This does not include shared areas as described in **our** definition of **building**.

Renovations means improvements, alterations and additions made within the **premises** by the **policyholder** or any previous owner or tenant in the form of fixtures and fittings. For example, this could include flooring, built-in wardrobes and kitchen cabinets.

Schedule means the document which proves that the **policyholder** has purchased the insurance cover. It lists, among other things, the **policyholder's** details, details of the **premises**, the **period of insurance, policy** year, premium, benefits and **sum insured** for each benefit of this **policy**.

Sum insured means the amount payable under each section of benefit as shown in the **schedule** or renewal notice attached to the **policy**.

Under-insured or **under-insurance** means the **sum insured** as shown in the **schedule** are lower than the actual full reinstatement or replacement costs at the time of the loss or damage.

Valuables mean any item that is usually worn on or carried by a person and is composed of precious metals or precious stones, a piece of jewellery such as a ring, necklace, a set of ear rings, a watch or a fur coat.

We, our, us, and Income means NTUC Income Insurance Co-operative Limited.

Section 1 – Building Insurance

When and what we pay	What we do not pay
<p>1. Loss or damage to the building and renovations due to accident; up to the sum insured shown in the schedule</p>	<p>Besides the general exclusions listed in part 9 of the general conditions, we will also not pay for the following.</p> <ul style="list-style-type: none"> a. If the premises remains unoccupied for more than 90 consecutive days and the loss or damage are caused by theft by domestic worker. b. If the loss or damage are caused by theft or misappropriation by the policyholder's tenant or subtenant or his/her family members. c. For the first \$10,000 for each and every loss or damage by landslip and/or subsidence caused by flood. d. Accidental loss or damage: <ul style="list-style-type: none"> - caused by wear and tear, mildew, rot, rust, gradual deterioration, insects and vermin; - caused by washing, dyeing, cleaning, repairing, restoring, scratching or denting; - caused by mechanical or electrical breakdown; - caused by inherent fault or defective workmanship, material or design; e. The first S\$100 for each and every accidental loss or damage except by fire.
<p>2. Fees and costs:</p> <ul style="list-style-type: none"> a. for clearance, tearing, propping up and shoring up the part of the building that is damaged; subject to our prior consent, b. for the reinstatement of the building on the same or another site which is necessary for the policyholder to comply with Statutory Building Regulations, c. for professionals such as architects, surveyors, consulting engineers and lawyers which the policyholder has to pay to reinstate the building, <p>following loss or damage due to an accident.</p>	<p>Besides the general exclusions listed in part 9 of the general conditions, we will also not pay for the following.</p> <ul style="list-style-type: none"> a. Fees charged for the preparation of any claim submission. b. Costs incurred in complying with regulations: <ul style="list-style-type: none"> - under which notice has been served upon the policyholder prior to the loss or damage; or - in respect of undamaged part of the building. c. Fees exceeding those authorised under the scale of the various Institutions and/or bodies regulating such fees prevailing at the time of the loss or damage.
<p>3. Reasonable expenses incurred or loss of rental income; up to 20% of the sum insured on building for:</p> <ul style="list-style-type: none"> a. the necessary alternative accommodation, b. rent which continues to be payable by the policyholder, and c. loss of rent suffered by the policyholder, <p>as a result of the premises being uninhabitable due to an accident.</p>	<p>Besides the general exclusions listed in part 9 of the general conditions, we will also not pay for the following.</p> <ul style="list-style-type: none"> a. Hotel expenses or charges for food and beverages, phone calls, laundry and hotel entertainment or pay-per-view TV programmes.

When and what we pay	What we do not pay
<p>4. Reasonable expenses incurred to fix or replace fixed glass and mirror, sanitary ware, pipes, cables and services as a result of an accidental breakage or damage.</p>	<p>Besides the general exclusions listed in part 9 of the general conditions, we will also not pay for the following.</p> <p>Loss or damage:</p> <ol style="list-style-type: none"> caused by wear and tear, mildew, rot, corrosion, rust, gradual deterioration, insects and vermin. caused by inherent fault or defective workmanship, material or design.
<p>5. Reasonable expenses incurred to replace fire fighting appliances due to an accident; up to 15% of the sum insured on building.</p>	<p>No specific exclusions. Please read our general exclusions listed in part 9 of the general conditions.</p>
<p>6. Expenses incurred to fix or replace antennas as a result of an accidental loss, breakage or damage.</p>	
<p>7. Loss or damage to new renovations due to an accident (but not appreciation in value) for an amount not exceeding 10% of the sum insured on building or S\$250,000; whichever is the lesser.</p> <p>It is understood that the policyholder will undertake to advise us of such new renovations at each quarter and to pay the appropriate additional premium.</p>	
<p>8. Fatal accident benefit if there is death happening within twelve (12) calendar months of the policyholder, his/her spouse, child/children or domestic worker suffering from any injury caused by fire or theft in the premises:</p> <ul style="list-style-type: none"> - S\$50,000 each for the death of the policyholder, his/her spouse aged between 21 to 70 years; and - S\$10,000 for the death of each child or domestic worker. 	<p>Besides the general exclusions listed in part 9 of the general conditions, we will also not pay for the following.</p> <ol style="list-style-type: none"> If the policyholder, his/her spouse, child/children or domestic worker has also received compensation under Section 2 (10).
<p>9. The necessary cost of modifying the premises, to assist the policyholder or his/her family members with mobility within the premises when there is a written certification of the permanent total disability from a medical practitioner certifying that the policyholder or his/her family members permanently residing with the policyholder and usually residing at the premises has suffered permanent total disability arising from an accident that occurred within the period of insurance.</p> <p>The maximum amount we will pay is up to 10% of the building sum insured or S\$5,000; whichever is the lower.</p>	<p>No specific exclusions. Please read our general exclusions listed in part 9 of the general conditions.</p>
<p>10. The reasonable expenses incurred to engage home cleaning services to disinfect the premises following an outbreak of any of the infectious disease suffered by the policyholder, his/her family members or domestic worker permanently residing with him/her at the premises.</p> <p>The maximum amount we will pay is up to S\$5,000 per incident.</p>	

When and what we pay	What we do not pay
<p>11. The reasonable costs of removing and replacing any other part of the building, renovations, fixtures and fittings necessary to find and repair the source of the leak in the event of loss or damage to the building or renovations caused by the escape of water from water tanks, pipes, apparatus or fixed heating systems within the premises.</p> <p>The maximum amount we will pay is S\$5,000 per event and in aggregate for the period of insurance.</p>	<p>Besides the general exclusions listed in part 9 of the general conditions, we will also not pay for the following.</p> <ul style="list-style-type: none"> a. Claims made within first six (6) months from when the policy is first issued. b. Buildings more than twenty (20) years old. c. 20% of the loss covered under this extension or S\$100 for each and every loss; whichever is the higher.
<p>12a. The loss of rent when the policyholder's tenant ceases to pay the rent due under tenancy agreement or leaves the premises without giving notice before the end of the tenancy agreement; or</p> <p>12b. The loss of rent when the premises remain untenanted following an occurrence of murder and/or suicide at the premises;</p> <p>The maximum amount we will pay is:</p> <ul style="list-style-type: none"> (i) the monthly rent due under the tenancy agreement or S\$2,500 per month; whichever is the lower; and (ii) up to two (2) months equivalent of the monthly rent due under the tenancy agreement in total during any one period of Insurance. 	<p>Besides the general exclusions listed in part 9 of the general conditions, we will also not pay for the following.</p> <ul style="list-style-type: none"> a. The rent for the first two (2) consecutive months after the policyholder's tenant defaulted in payment or from the date of occurrence of the murder and/or suicide at the premises. b. Loss of rent when there is no valid written tenancy agreement. c. Loss of rent once the premises is re-tenanted. d. Rent that was due in arrears prior to commencement of the policy. e. Loss of rent where the policyholder's tenant had defaulted on rental payment or the murder and/or suicide event had occurred before the commencement of policy.
<p>13. The loss or damage to the premises; up to the building sum insured until:</p> <ul style="list-style-type: none"> a. the sale of the premises is completed; or b. the purchaser takes possession of the premises; whichever occurs first; <p>if at the time of accidental loss or damage to the premises, a contract for the sale of the premises has been entered into and provided that this policy is in force.</p>	<p>No specific exclusions. Please read our general exclusions listed in part 9 of the general conditions.</p>
<p>14. Loss or damage to the building and renovations due to accident whilst any workman is at the premises for any minor extension, repair and/or renovation works; provided the premises is insured with us during the period of such repair or renovation works.</p>	
<p>15. The reasonable and necessary expenses incurred for temporary shuttering, boarding up, and/or other protection for the purpose of protecting and safe guarding the premises during repairs or replacement following loss or damage due to accident. The maximum amount we will pay is S\$2,500 for each period of insurance.</p>	

When and what we pay	What we do not pay
<p>16. The loss or damage to the electrical appliances and installation arising from overrunning, excessive pressure, short circuit, arcing, self-heating, leakage of electricity, or from whatever cause (lightning included).</p>	<p>No specific exclusions. Please read our general exclusions listed in part 9 of the general conditions.</p>
<p>17. The loss of stolen part of the building and renovations during and/or after the occurrence of a fire or following loss or damage due to accident.</p>	
<p>18. The maintenance fees due to Management Corporation Strata Title (MCST) or the conservancy charges due to town council in the event that the building or renovations suffer loss or damage due to an accident, rendering the premises uninhabitable.</p> <p>The maximum amount we will pay for any one incident is 10% of sum insured or S\$1,000, whichever is lower.</p>	
<p>19. A cash benefit of S\$100 per day for a maximum period of 14 days if access to the premises is denied due to accidental damage to properties within the immediate vicinity of the premises.</p>	<p>Besides the general exclusions listed in part 9 of the general conditions, we will also not pay for the following.</p> <p>a. If the policyholder, has also received compensation under Section 2(23).</p>
<p>20. A cash relief of S\$750 for any one accident if the premises is assessed by our appointed assessor to be uninhabitable for at least 5 days; due to an accidental loss or damage to the premises.</p> <p>This benefit is only applicable if the policyholder is residing at the premises.</p>	<p>Besides the general exclusions listed in part 9 of the general conditions, we will also not pay for the following.</p> <p>a. If the policyholder, has also received compensation under Section 2(19).</p>

Section 2 – Home Contents

When and what we pay	What we do not pay
<p>1. Accidental loss or damage to contents within the premises; up to the total sum insured of this section; subject to the sublimits as described in general condition 4 (b) – Basis of claims settlement.</p>	<p>Besides the general exclusions listed in part 9 of the general conditions, we will also not pay for the following.</p> <p>Loss or damage caused:</p> <ul style="list-style-type: none"> - by wear and tear, mildew, rot, rust, gradual deterioration, insects and vermin. - by washing, dyeing, cleaning, repairing, restoring, scratching or denting. - by domestic animals owned by the policyholder or are in his/her care custody and control. - by breakage of sports equipment while in use. - by theft or misappropriation by the policyholder's tenant or subtenant, his/her family members or domestic worker. - to film, tapes, cassettes, cartridges or discs other than their value as unused material, unless purchased pre-recorded where we will pay up to the maker's latest list price. - by mechanical or electrical breakdown. - by inherent fault or defective workmanship, material or design. - the first S\$100 for each and every loss or damage other than loss or damage to television, radios, audio/video equipment or caused by fire, lightning or explosion or theft involving forcible entry or exit.
<p>2a. Accidental loss or damage of the contents (except theft or attempted theft) as described in Section 2(1);</p> <p>2b. theft or attempted theft of the contents from the private residence or any building in which the policyholder or his/her family member is living; or</p> <p>2c. theft or attempted theft of the contents in any other building, provided violent means are used to enter or leave that building;</p> <p>while the contents are temporarily removed from the premises to be placed in any building situated within Singapore, Malaysia or Brunei. The maximum amount we will pay is 15% of the contents' sum insured, subject to the sublimits as described in general condition 4 (b) – Basis of claims settlement.</p>	<p>Besides the general exclusions listed in part 9 of the general conditions, we will also not pay for the following.</p> <ul style="list-style-type: none"> - Items removed for sale or exhibition or to furniture depositories.

When and what we pay	What we do not pay
<p>3a. The necessary cost of reasonable alternative accommodation;</p> <p>3b. rent which continues to be payable by the policyholder;</p> <p>3c. loss of rent suffered by the policyholder; or</p> <p>3d. the necessary cost of temporary storage of the policyholder's furniture;</p> <p>as a result of the premises being uninhabitable due to accidental loss or damage under this section. The maximum amount we will pay for any one incident is 20% of the contents' sum insured.</p>	<p>No specific exclusions. Please read our general exclusions listed in part 9 of the general conditions.</p>
<p>4. The reasonable expenses incurred to replace fire fighting appliances due to an accident; up to 15% of the total sum insured on contents following each and every accidental loss or damage to contents covered under this section.</p>	
<p>5. The reasonable and necessary costs incurred in removing the debris following accidental loss or damage to contents covered under this section. The maximum amount we will pay for any one incident is 15% of the total sum insured on contents.</p>	
<p>6. The reasonable and necessary costs of replacing and installing the premises' external door locks and keys following an accidental loss, break-in or theft. The maximum amount we will pay is S\$1,000 for any one period of insurance.</p>	<p>Besides the general exclusions listed in part 9 of the general conditions, we will also not pay for the following.</p> <p>Loss or damage caused:</p> <ul style="list-style-type: none"> - by wear and tear, climatic conditions, mechanical or electrical breakdown or process of repair or restoration. - as a result of misuse or misplacement by the policyholder or his/her family members.
<p>7. An extra amount of up to 25% of the sum insured on contents if there is loss or damage to the new contents belonging to the policyholder provided that the policyholder declares the new contents to us within 30 days from the date of their purchase and pay the additional premium advised by us.</p>	<p>No specific exclusions. Please read our general exclusions listed in part 9 of the general conditions.</p>
<p>8. The accidental loss or damage to unattended bicycle anywhere in Singapore; provided it is kept in a locked building or locked to a fixed and immovable object. The maximum amount we will pay is S\$1,000 for any one period of insurance.</p>	<p>Besides the general exclusions listed in part 9 of the general conditions, we will also not pay for the following.</p> <p>The first S\$250 each and every loss or damage unless the loss or damage is caused by fire.</p>

When and what we pay	What we do not pay
<p>9. The policyholder's damaged frozen food and drinks while kept in a refrigerator or freezer, due to deterioration or putrefaction which is caused by:</p> <p>a. rise in temperature in consequence of:</p> <ul style="list-style-type: none"> - failure to deep freeze due to its own inherent defect; or - accidental failure of the supply of electricity to the premises; <p>b. accidental leakage of refrigerant or refrigerant fumes.</p> <p>The maximum amount we will pay is S\$1,000 for any one period of insurance.</p>	<p>Besides the general exclusions listed in part 9 of the general conditions, we will also not pay for the following.</p> <p>a. Loss or damage caused by:</p> <ul style="list-style-type: none"> - wilful act or neglect of the policyholder, or his/her family members or domestic worker. - failure of the public supply of electricity occasioned by the deliberate act of any electricity authority or by the exercise of such authority of its power to withhold or restrict supply. - disconnection or switching off of electricity supply.
<p>10. Fatal accident benefit if there is a death happening within twelve (12) calendar months of the policyholder, his/her spouse, child/children or domestic worker suffering from any injury caused by fire or theft in the premises, :</p> <ul style="list-style-type: none"> - S\$50,000 for the death of policyholder , his/her spouse aged between 21 to 70 years; and - S\$10,000 for the death of each child or domestic worker. 	<p>Besides the general exclusions listed in part 9 of the general conditions, we will also not pay for the following.</p> <p>a. If the policyholder, his/her spouse, child/children or domestic worker has also received compensation under Section 1(8).</p>
<p>11. The medical expenses reasonably and necessarily incurred by the policyholder, his/her spouse or child/children, for the treatment of any injury caused by thieves or robbers in the premises. The maximum amount we will pay for any one incident is S\$1,000 for each person.</p>	<p>No specific exclusions. Please read our general exclusions listed in part 9 of the general conditions.</p>
<p>12. The accidental loss of personal cash and/or the improper use of lost or stolen credit cards or cash dispenser cards belonging to the policyholder, his/her family members or domestic worker. In respect of credit cards, this section will only operate as to any difference between the amount of loss sustained and the amount recoverable under the terms of the credit card agreement. The maximum we will pay is S\$1,000 for any one period of insurance.</p>	<p>Besides the general exclusions listed in part 9 of the general conditions, we will also not pay for the following.</p> <ul style="list-style-type: none"> a. Losses not reported to the police. b. Shortages due to error or omission. c. Losses arising from fraud or dishonesty of the policyholder, his/her family members or domestic worker. d. Credit card losses unless immediately reported to the credit card issuing company, and all of the conditions in the credit card agreement are observed. e. Cash or credit cards belonging to the policyholder or his/her family members' employer or any business or commercial venture.

When and what we pay	What we do not pay
<p>13. The accidental death or theft of the policyholder's pedigree pets, fishes or birds occurring during the period of insurance or up to 30 days after the policy expires. The maximum we will pay S\$1,000 for any one period of insurance for replacement of a pet of the same breed and sex.</p> <p>Documentary proof of ownership and certificate of pedigree is required in the event of a claim.</p>	<p>Besides the general exclusions listed in part 9 of the general conditions, we will also not pay for the following.</p> <p>a. Natural death or death caused by illness or disease.</p>
<p>14. The hospitality expenses incurred in any recognised golf clubs in the world; subject to the policyholder or his/her family members producing evidence in the form of their signed/counter-signed score card recording the event of "holing out in one". The maximum we will pay for any one incident is S\$1,000.</p>	<p>No specific exclusions. Please read our general exclusions listed in part 9 of the general conditions.</p>
<p>15a. The loss or damage to contents whilst in the course of being removed by professional movers from the premises to the future permanent residence anywhere in the Republic of Singapore; including temporary indoor storage of up to 3 days.</p> <p>15b. The loss or damage to contents whilst at the new permanent residence for up to 7 calendar days; provided that the new address is declared to us within 7 calendar days from the first day of removal to the new permanent residence. This cover will only apply if the policyholder takes up a new policy for the new residence with us.</p> <p>We will pay up to the total sum insured of this section; subject to the sublimits as described in general condition 4 (b) – Basis of claims settlement.</p>	<p>Besides the general exclusions listed in part 9 of the general conditions, we will also not pay for the following.</p> <p>a. Loss or damage to valuables.</p> <p>b. The first 15% of each and every loss.</p>
<p>16. The loss or damage to the policyholder's or his/her family members' personal effects (excluding money) caused by accidental loss or damage under this section whilst they are travelling anywhere in Singapore or overseas. The maximum amount we will pay is S\$5,000 for any one period of insurance and S\$500 for any one article.</p>	<p>Besides the general exclusions listed in part 9 of the general conditions, we will also not pay for the following.</p> <p>a. Loss or damage to furs, contact lens, stamps and articles of brittle nature; valuables or collectible property.</p> <p>b. The first S\$100 for loss or damage to hand phones, laptops or computers.</p> <p>c. If the policyholder has received compensation under Section 3.</p>
<p>17. The loss of stolen jewellery by forcible violent entry while it is kept in safe deposit boxes or at service centre in Singapore. The maximum amount we will pay is S\$1,000 for any one period of insurance.</p>	<p>No specific exclusions. Please read our general exclusions listed in part 9 of the general conditions.</p>
<p>18. The accidental loss or damage to the visitors' personal effects whilst they are visiting the premises. The maximum amount we will pay is S\$1,000 for any one period of insurance.</p>	

When and what we pay	What we do not pay
<p>19. A cash relief of S\$750 for any one accident if the premises is assessed by our appointed assessor to be uninhabitable for at least 5 days due to loss or damage as a result of an accident.</p>	<p>Besides the general exclusions listed in part 9 of the general conditions, we will also not pay for the following.</p> <p>a. If the policyholder has also received compensation under Section 1(20).</p>
<p>20. A cash benefit of S\$100 per day; up to a maximum of 14 days if the policyholder or his family members is served with a home quarantine order by public authorities.</p>	<p>No specific exclusions. Please read our general exclusions listed in part 9 of the general conditions.</p>
<p>21. The reasonable costs of hiring temporary additional domestic help when the policyholder or his/her spouse is warded as an in-patient in a hospital due to an accident which took place in the premises; up to a limit of S\$750 in any one period of insurance.</p>	<p>Besides the general exclusions listed in part 9 of the general conditions, we will also not pay for the following.</p> <p>a. Any other expenses incurred as a result of sickness or illness suffered by the policyholder or his/her spouse.</p> <p>b. Hospitalization expenses arising through pregnancy or whilst under the influence of drinks or drugs.</p>
<p>22. The following expenses reasonably incurred by the policyholder or his/her family members; as a result of a third party (not a member of the policyholder's family or domestic worker) perpetuating an unlawful act knowingly by using the policyholder's or his/her family member's respective identity without their expressed authority or consent:-</p> <p>a) reasonable lawyers' fees and disbursements directly related to:-</p> <ul style="list-style-type: none"> - the defence of any legal proceedings by businesses or their collection agencies; and - legal proceedings undertaken to challenge, remove, vary or set aside any criminal or civil judgments entered against the policyholder or his/her family members, including any changes or variation to the information regarding their respective consumer credit report; and <p>b) reasonable costs of notarising or certifying affidavits and other necessary documents; including the costs of sending all necessary affidavits and documents to law enforcement agencies, financial institution, credit agencies or similar entities.</p> <p>The maximum amount we will pay is 10% of the contents' sum insured or S\$7,500 for any one period of insurance.</p>	<p>Besides the general exclusions listed in part 9 of the general conditions, we will also not pay for the following.</p> <p>a. Any identity fraud expenses incurred whereby the unlawful act of the third party occurs outside the period of insurance.</p> <p>b. Any identity fraud expenses incurred six (6) months after the expiry of the policy in respect of an unlawful act of the third party occurring within the period of insurance; regardless of when the unlawful act was discovered.</p> <p>c. Any claim where the policyholder or members of the policyholder's family residing with him/her have experienced a third party perpetuating an unlawful act on them before the commencement of the policy.</p> <p>d. Any claim arising from or related directly or indirectly to any business activities of the policyholder or members of the policyholder's family residing with him/her.</p> <p>Any claim arising from or related directly or indirectly to any fraudulent, dishonest or criminal act by the policyholder or members of the policyholder's family residing with him/her or their authorized representative.</p>
<p>23. A cash benefit of S\$100 per day for a maximum period of 14 days if access to the premises is denied due to accidental damage to properties within the immediate vicinity of the premises.</p>	<p>Besides the general exclusions listed in part 9 of the general conditions, we will also not pay for the following.</p> <p>a. If the policyholder has also received compensation under Section 1(19).</p>

When and what we pay	What we do not pay
<p>24. A cash benefit of S\$300 as a stress payment if there is a total loss of the contents within the premises caused by an accident.</p>	<p>No specific exclusions. Please read our general exclusions listed in part 9 of the general conditions.</p>
<p>25. The loss or damage to contents belonging to the policyholder while any workman the policyholder engages is in the premises doing minor extension, repair and/or renovation works.</p> <p>We will pay up to the total sum insured of this section; subject to the sublimits as described in general condition 4 (b) – Basis of claims settlement.</p>	
<p>26. The loss or damage to security system as a result of theft or any attempt thereat. The maximum amount we will pay for any one incident is S\$500.</p>	

Section 3 –Valuables and Personal Possessions (All risks)

This section is applicable only if the **policyholder** insures Section 1- Building and/or Section 2 – Home Contents.

When and what we pay	What we do not pay
<p>a. The accidental loss or damage of valuables and personal possessions covered under this section; up to the sum insured under this section and subject to a sub-limit of S\$2,500 for any one article for unspecified items which are shown in the schedule as being insured in one collective amount and which are not individually specified.</p>	<p>Besides the general exclusions listed in part 9 of the general conditions, we will also not pay for the following.</p> <p>a. Loss or damage caused:</p> <ul style="list-style-type: none"> - by wear and tear, depreciation, mechanical or electrical breakdown; - by washing, cleaning, dyeing, alteration, restoration, repair, maintenance, moth or vermin; - by confiscation or detention by customs or other officials; - to films, tapes, cassettes, cartridges or discs other than their value as unused material, unless purchased pre-recorded where we will pay up to the maker's latest list price; - by breakage of sports equipment while in use. <p>b. Loss or damage while the premises or any part is loaned or let unless violent means were used to enter or leave; or</p> <p>c. Loss or damage to property left in unoccupied vehicles unless all doors and windows are locked.</p> <p>d. The first S\$100 for breakage of tortoise shell glass or other brittle substances except due to fire or theft.</p> <p>e. The first S\$100 for each and every loss to hand phones, laptops and computers.</p> <p>f. If the policyholder has received compensation under Section 2(16).</p>
<p>b. The accidental loss or damage of valuables and personal possessions covered under this section; up to the sum insured declared for specified items which are individually declared and insured with an appropriate sum insured set against each item and which are specified in the schedule.</p>	
<p>c. The accidental loss or damage for newly acquired valuables and personal possessions; provided the policyholder declares to us the date of purchase within 30 days. The maximum we will pay is S\$2,500 in the aggregate; subject to an excess S\$100 per article at the time of claim.</p>	

Section 4 – Personal and Home Owners’/Home Occupiers’ Liability (Worldwide)

When and what we pay	What we do not pay
<p>a. Liability for accidental bodily injury caused to any person not in the service of the policyholder or his/her family members;</p> <p>b. Liability for accidental damage to property:</p> <ul style="list-style-type: none"> - not owned by the policyholder or his/her family members, or any of their employees or agent; - not held in trust by them; and/or - not in their custody or control; <p>c. Liability as tenant(s) at the situation specified in the schedule in respect of which the policyholder as a tenant of the premises become legally liable to pay for loss or damage to the:</p> <ul style="list-style-type: none"> - building or any part of the building not belonging to the policyholder but while under his/her occupation; - Contents, fixtures and fittings within the premises, not belonging to the policyholder but in his/her charge or control; <p>d. Liability as owner of pet dog or cat;</p> <p>caused by the fault or negligence of the policyholder, his/her family members or domestic worker permanently living with the policyholder for whom they are legally responsible.</p> <p>We will, in addition, be responsible for all legal expenses recoverable by a claimant, and also legal expenses incurred by the policyholder given our prior consent, or by us on behalf of the policyholder.</p> <p>In the event of the policyholder's death, we will in respect of the liability incurred by the policyholder pay his/her personal representatives who shall as though they were the policyholder, observe, fulfil and be subject to the terms exceptions and conditions of this policy so far as they can apply.</p> <p>The maximum we will pay is up to S\$1,000,000 for any one incident and unlimited for any one period of insurance.</p>	<p>Besides the general exclusions listed in part 9 of the general conditions, we will also not pay for the following.</p> <p>a. Any business activities of the policyholder or his/her family members or claims arising from the rendering or omission of rendering of any professional services.</p> <p>b. Liability arising from the ownership, maintenance, operation, use, loading or unloading of aircraft, watercraft, locomotive, motor vehicle or any mechanically propelled vehicle (other than bicycle) or firearms (other than sporting guns).</p> <p>c. Liability assumed under any contract or agreement unless such liability would have attached in the absence of such agreement.</p> <p>d. Injury, sickness, disease, death or destruction caused intentionally by or at the direction of the policyholder or his/her family members.</p> <p>e. Ownership, possession or occupation of land or premises other than at the situation specified in the schedule.</p> <p>f. Pollutants; unless caused by or arising out of an identifiable unexpected and accidental release (including discharge, dispersal, seepage, migration and escape) of pollutants which occurs during any period of insurance and is:</p> <ul style="list-style-type: none"> - detected within 7 days of its occurrence, and - reported to us within 7 days of its being detected. <p>g. Any obligation to test for, monitor, clean up, remove, contain, treat, detoxify or neutralise or in any way respond to or assess the effects of pollutants on structures, premises, sites or land currently or previously owned, occupied, used or under the control where the obligation arises out of such ownership, occupancy, use or control by the policyholder or his/her family members or domestic worker permanently living with the policyholder.</p>

When and what we pay	What we do not pay
<p>We may at our option pay the policyholder the maximum sum insured under this section or the balance of the sum insured if any payments are already made for the same event. When we pay the claim, we will have no further legal responsibility to the policyholder under this policy. We shall not be responsible for any damage or loss incurred by the policyholder due to our actions or omissions in connection with the claim or legal proceedings.</p>	<ul style="list-style-type: none"> <li data-bbox="810 215 1428 472">h. Direct or indirect inhalation of, or fears of the consequences of exposure to, or inhalation of, asbestos, asbestos fibers or derivatives of asbestos. This policy does not cover that part of any loss, cost or expense for the cost of cleaning up, or removal of, or damage to, or loss of use of, property arising out of any asbestos, asbestos fibers or any derivatives of asbestos. <li data-bbox="810 510 1428 568">i. Fines, penalties, aggravated exemplary or punitive damages. <li data-bbox="810 607 1428 665">j. Any court judgment which is not delivered by a court within Singapore.

Section 5 – Domestic Worker – Work Injury Compensation

When and what we pay	What we do not pay
<p>a. medical expenses; b. medical leave wage; and/or c. compensation for permanent disability and death</p> <p>according to the obligations under Work Injury Compensation Act (Chapter 354) or at common law if any domestic worker sustains personal injury by accident or occupational disease during the period of insurance arising out of and in the course of his/her employment as a domestic worker.</p> <p>For common law claim, the most we will pay under this section for any one incident is S\$10,000,000.</p>	<p>Besides the general exclusions listed in part 9 of the general conditions, we will also not pay for the following.</p> <p>a. Liability to employees of independent contractors engaged by the policyholder.</p> <p>b. Any liability which attaches by virtue of an agreement but which would not have attached in the absence of such agreement.</p> <p>c. Any sum which the policyholder would have been entitled to recover from any party but for an agreement between the policyholder and such party.</p> <p>d. Any injury to employees resulting from an accident if it is proven that the injury is directly attributable to the domestic worker having been at the time thereof under the influence of alcohol or a drug not prescribed by a medical practitioner unless the policyholder is liable under the legislation.</p> <p>e. Any incapacity or death resulting from a deliberate self-injury or the deliberate aggravation of an accidental injury.</p> <p>f. Any liability arising directly or indirectly from inhalation of, or fears of the consequences of exposure to, or inhalation of, asbestos, asbestos fibers or derivatives of asbestos. This policy does not cover that part of any loss, cost or expense for the cost of cleaning up, or removal of, or damage to, or loss of use of, property arising out of any asbestos, asbestos fibers or any derivatives of asbestos.</p>

Section 6 – Personal Accident

When and what we pay	What we do not pay
<p>1. When the policyholder, his/her spouse or child sustains bodily injury anywhere in the world caused by an accident which results in death within twelve (12) months from the date of the accident or permanent disablement.</p> <p>In the event of death, we will pay the benefit to each party's respective legal personal representatives; according to the scale of compensation table below.</p> <p>The most we will pay for each insured persons under this section is up to the sum insured shown in the schedule for any one period of insurance. If this section insures more than one person, the maximum sum insured we will pay for one event shall not exceed S\$3,500,000.</p> <p>The total of all percentages of the sum insured due under this section for each person will not be more than 100% during any one period of insurance.</p> <p>We will reduce any compensation due for accidental death by any payment which we have already made to the policyholder, his/her spouse or child under the scale of compensation within the same period of insurance.</p> <p>We will not pay the policyholder, his/her spouse or child extra compensation for any specific item which is part of a greater item due under this policy. For example, we will pay for losing an upper limb, but we will not pay again for losing finger or thumb from the same limb.</p>	<p>Besides the general exclusions listed in part 9 of the general conditions, we will also not pay for the following.</p> <p>Claims arising from:</p> <ol style="list-style-type: none"> a. Air travel except as a fare-paying passenger in a fully licensed passenger carrying aircraft. b. Any crew, trade, technical or sporting activity in connection with an aircraft. c. Accident caused by underwater activities involving the use of compressed gas. d. Accident caused by: <ul style="list-style-type: none"> - any kind of race (other than foot); - bungee jumping, parachuting, rock/mountain climbing necessitating the use of ropes or guides; - winter sports other than curling and skating; or - any sports in a professional capacity. - suicide or intentional self injury. - pregnancy or childbirth. - pre-existing physical or mental defect or infirmity. - the influence of intoxicants or drugs unless it is taken on proper medical advice. e. Injury sustained by the policyholder, his/her spouse or child if the policyholder, his/her, spouse or child is more than 70 years of age at the time of the accident. f. Death if the policyholder his/her spouse or child has received compensation either under of Section 1(8) or Section 2(10).
<p>The following extensions will apply for this section.</p> <p>a) Disappearance</p> <p>We shall presume death to have been suffered by the policyholder, his/her spouse or child if they are missing for twelve (12) consecutive months and sufficient evidence is provided that leads us to the conclude that death was caused by an accident. However, if at any time after payment of compensation for such death the policyholder, his/her spouse or child is found to be living, such compensation shall be refunded to us.</p> <p>b) Exposure</p> <p>If the policyholder, his/her spouse or child suffers bodily injury resulting in death or disablement permanent disability as a result of exposure to the elements, we will consider such death or permanent disability as having been caused by an accident.</p>	

When and what we pay	What we do not pay
2. A maximum amount of S\$5,000 per person in respect of reasonable and necessary medical, surgical, hospital, nursing home and nursing fees and charges recommended by a medical practitioner incurred by the policyholder , his/her spouse or child within twelve (12) months from the happening of an accident .	Besides the general exclusions listed in part 9 of the general conditions, we will also not pay for the following. a. Medical expenses incurred to treat medical conditions not caused by an accident .

Scale of compensation table

Description	% of sum insured
1. Accidental death	100%
2. Permanent total disability	100%
3. Total and permanent loss of all sight in one or both eyes	100%
4. Total loss by physical severance or total and permanent loss of use of a) one or two limbs b) one or two hands c) arm above the elbow d) arm at or below the elbow e) leg above the knee f) leg at or below the knee	100%
5. Total and permanent loss of a) sight in one eye except perception of light or b) lens of one eye	50%
6. Total loss by physical severance or total and permanent loss of use of a) thumb and four fingers of one hand b) four fingers of one hand c) thumb (two phalanges) d) thumb (one phalanx) e) index finger (three phalanges) f) index finger (two phalanges) g) index finger (one phalanx) h) middle finger (three phalanges) i) middle finger (two phalanges) j) middle finger (one phalanx) k) ring finger (three phalanges) l) ring finger (two phalanges) m) ring finger (one phalanx) n) little finger (three phalanges) o) little finger (two phalanges) p) little finger (one phalanx) q) all toes of one foot r) great toe (two phalanges) s) great toe (one phalanx) t) any other toe	50% 40% 25% 10% 15% 8% 4% 10% 4% 2% 8% 4% 2% 6% 3% 2% 17% 5% 2% 3%

Description	% of sum insured
7. Total and permanent loss of <ul style="list-style-type: none"> a) hearing in two ears b) hearing in one ear c) speech 	75% 15% 50%
8. Third-degree burns <ul style="list-style-type: none"> a) Head – damage as a percentage of total body surface area <ul style="list-style-type: none"> i) Equals to or greater than 2% but less than 5% ii) Equals to or greater than 5% but less than 8% Body – damage as a percentage of total body surface area equals to or greater than 10% but less than 15%. 	50% 100% 50%
9. Any permanent disability not specified above other than loss of sense of taste or smell	The percentage to be assessed by us as in the opinion of our advisers is not inconsistent with the percentages specified above and without regard to the policyholder or his/her spouse's occupation.

General conditions which apply to the whole policy

1. Insuring building, renovations, contents, valuables, collectible property and personal possessions for the correct amount

The **policyholder** must insure the **building, renovations, contents, valuables, collectible property** and **personal possessions** for an amount that represents the full replacement value.

- (i) For **building** and **renovations** this is the estimated costs of rebuilding or reconstruction if the **building** and **renovations** were completely destroyed. This may not be the market value.
- (ii) For **contents, valuables, collectible property** and **personal possessions** this is the cost to replace the item on a like-for-like basis based on current market prices.

If the **policyholder** does not insure the **building, renovations, contents, valuables, collectible property** and **personal possessions** for the right amount, **we** will consider that the **policyholder** has **under-insured** them.

2. Under-insurance

For **under-insurance** of **buildings, renovations, contents, valuables, collectible property** and **personal possessions** cover, the **policyholder** is responsible for a share of the loss or damage. **We** work out the percentage based on the difference between the **sum insured** as listed in the **schedule** and the total actual replacement cost of the **building, renovations, contents, valuables collectible property** or **personal possessions** at the time of the loss or damage calculated as follows:

Full and actual replacement cost of building, renovations, contents, valuables, collectible property and personal possessions cover	Sum insured of building, renovations, contents, valuables, collectible property and personal possessions cover shown in the schedule
Full and actual replacement cost of building, renovations, contents, valuables, collectible property and personal possessions .	

For example

Sum insured of **building** and **renovations** cover shown in the **schedule**: \$200,000

Sum insured of **contents** cover shown in the **schedule**: \$10,000

Full and actual replacement cost of **building, renovations** at the time of loss: \$500,000

Full and actual replacement cost of **contents** at the time of loss: \$50,000

The **policyholder's** share of insurance for **building** and **renovations** is 60% (\$300,000/\$500,000)

The **policyholder's** share of insurance for **contents** is 80% (\$40,000/\$50,000)

If there is a loss of or damage to the **building** or **renovations** at \$100,000 and to the **contents** at \$18,000, the following will apply.

The **policyholder** will be responsible for paying \$60,000 (60% of \$100,000) to repair, replace or reinstate the **building** or **renovations** and \$14,400 (80% of \$18,000) to repair or replace the **policyholder's contents**. **We** will pay \$40,000 to repair, replace or reinstate the **building** or **renovations** and \$3,600 to repair or replace the **contents**.

This will not apply to **contents, valuables, collectible property** or **personal possessions** **we** have agreed to insure on agreed-value as shown in the **schedule**.

3. Average relief (Waiver of under-insurance)

If at the time of loss or damage under section 1 or 2, the **sum insured** under each respective section is at least 80% of the full and actual reinstatement or replacement cost, **we** will not consider the **policyholder** to be **under-insuring** the respective section: **building, renovations, content, valuables, collectible property** or **personal possessions**.

4. Basis of claims settlement

(a) For section 1 – Building:

We will pay in accordance to the reinstatement value clause; subject to the special provisions below. The **sum insured** on **building** must represent the full rebuilding cost at the time of the loss or damage. If it does not, then payment will be made after a deduction of any wear, tear and depreciation.

Reinstatement value clause

In the event of the **building** being destroyed or damaged, the basis upon which the amount payable under the **policy** is to be calculated, shall be the cost of replacing or reinstating on the same site, property of the same kind or type but not superior to or more extensive than the **building** when new, subject to the following special provisions and terms and conditions of the **policy** except insofar as the same may be varied hereby.

Special provisions for Section 1 - Building

1. The work of replacement or reinstatement (which may be carried out upon another site and in any manner suitable to the requirements of the **policyholder**; subject to **our** liability not being thereby increased) must start and be carried out with reasonable despatch and in any case must be completed within twelve (12) months after the destruction or damage or within such further time as **we** may (during the said 12 months) in writing allow; otherwise no payment beyond the amount which would have been payable under the **policy**.
2. Until the **policyholder** has paid for the expenses incurred to replace or reinstate the part of the **building** that is destroyed or damaged, **we** shall not be liable for any payment in excess of the amount which would have been payable under the **policy**.
3. **We** will not pay under section 1 if:
 - the **policyholder** fails to notify **us** within six (6) months from the date of destruction or damage, or such further time as **we** may in writing allow, the intention to replace to reinstate the **building** destroyed or damaged.
 - the **policyholder** is unable or unwilling to replace or reinstate the **building** destroyed or damaged on the same or another site.

(b) For Section 2 – Home contents:

We will settle claims subject to below conditions and special provisions. **We** will pay for:

1. the cost of repair if the **contents** are partially damaged;

2. the cost of replacement as new of the same or similar kind or type but not superior to or more extensive than the **contents** when new if an item is totally lost or destroyed. The **policyholder** will be required to contribute to the cost for any betterment of the item(s) being replaced;
3. the claims after deducting for any wear, tear and depreciation in respect of wearing apparel, household linen, carpets, floor coverings, blinds, curtains and wallpapers.

The **sum insured** on **contents** must represent the full value as new at the time of their loss or damage. If it does not, then payment will be made after deduction for any wear, tear and depreciation.

Special provisions for Section 2 – Home Contents

1. **We** will pay the claim subject to the following sublimits:
 - Up to a maximum amount of S\$100,000 for curios, works of art, antiques and rugs for any one period of insurance, unless specially declared.
 - Up to to a maximum amount of S\$3,000 for mirrors and glass (replacement value); for any one **period of insurance**.
 - Up to a maximum amount of S\$1,500 for title deeds/legal documents and their cost of replacement or preparation for any one **period of insurance**.
 - Up to 15% of the total **sum insured** on **contents** (except furniture, pianos, household appliances, wireless electronic devices and television sets and organs), unless such article is specially declared as a separate item.
 - Up to 1/3 of the total **sum insured** on **contents** for both **valuables** and **collectible property** unless specially agreed herein.
2. Where any **content** consists of articles in a pair or set, **we** shall not pay more than the value of any particular part or parts which may be lost or damaged, without reference to any special value which the articles may have as part of such pair or set, nor more than a proportionate part of the **sum insured** of the pair or set.

(c) For Section 3 – Valuables and Personal Possessions:

We will pay up to the **sum insured** or any lower limit applying:

1. Unspecified **valuables** and **personal possessions**; and
2. to any item referred to in specified **valuables** and **personal possessions** for each item in the **schedule**.

We will pay for:

- a. the cost of repair if the **personal possessions** is partially damaged; and
- b. the cost of replacement as new of the same or similar kind or type but not superior to or more extensive than the **personal possessions** when new if an item is totally lost or destroyed.

The **policyholder** will be required to contribute to the cost for any betterment of the item(s) being replaced.

Special provisions for Section 3 – Valuables and Personal Possession

Where any **valuables** or **personal possessions** consists of articles in a pair or set, **we** shall pay no more than the value of any particular part or parts which may be lost or damaged; without reference to any special value which the articles may have as part of such pair or set, nor more than a proportionate part of the **sum insured** of the pair or set.

5. Paying an extra premium to reinstate sum insured after loss or damage

If there is a claim for loss or damage under section 1, 2 or 3, **we** will reduce the maximum **sum insured** for each section by the actual amount of the claim that **we** pay. **We** will put these limits back to the original **sum insured** as shown in the **schedule** upon the next **policy** renewal or, the **policyholder** may ask **us** to reinstate the **sum insured** for the current **policy** year by paying an extra premium but this will depend on whether **we** accept the request.

For example

Start date of Insurance: 1 January 2015
End date of Insurance: 31 December 2015

Benefit limits of **building** cover shown in the **schedule**: \$200,000

Benefit limits of **contents** cover shown in the **schedule**: \$30,000

If there is a loss of or damage to the **building** at \$100,000 and to the **contents** at \$20,000, **we** will reduce the **sum insured** for the year ending 31 December 2015 to the following.

Building: \$100,000

Contents: \$10,000

The **policyholder** may reinstate the **sum insured** by paying an extra premium for the rest of the **policy** period ending on 31 December 2015.

We will automatically reinstate the **sum insured** to the original amount from 1 January 2016 when the **policy** is renewed.

For specified **personal possessions** as shown in the **schedule**, **we** will not automatically reinstate the **sum insured** for any items lost or destroyed unless **we** receive instructions from the **policyholder** and he/she pays the additional premium as advised by **us**.

6. Geographical limits

For section 1 – **buildings** and **renovations** and section 2 – home **contents**, the cover is provided when there is **accidental** loss or damage to/at the **premises** with the exception of the following benefits where **we** will cover the loss or damage within the following geographical limits:

- Section 2(2) – Within Singapore, Malaysia or Brunei.
- Section 2 (8), 2(15) and 2(17) – Within Singapore.
- Section 2 (12), 2 (14), 2(16) and 2 (22) – Worldwide.

For section 3 – the cover provided by this section applies within the geographical limits shown in the **schedule**.

For sections 4, 5 and 6 the cover is provided on a worldwide basis.

7. Valuations of contents, collectible property and valuables

When an item described in the **schedule** shows 'valuation produced' this means that the amount shown is accepted by the **policyholder**, and by **us**, as being the true value of the item as at the date of valuation. In the event of **accidental** loss or damage this will be used as the basis of settlement.

8. Appraisalment clause

For section 1, if the aggregate claim for any one loss destruction or damage does not exceed S\$10,000 or 5% of the **sum insured** of each section, whichever is the lesser amount, no special inventory or appraisalment of the undamaged **building** shall be required.

9. General exclusions

This **policy** does not cover claims directly or indirectly caused by or arising from:

(a) Radioactive contamination

- (i) Ionising radiations or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel.
- (ii) The radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or component.

(b) War risks

- (i) War, invasion, act of foreign enemy, hostilities, warlike operations (whether war be declared or not) or civil war.
- (ii) Mutiny, civil commotion assuming the proportions of or amounting to a popular rising, military rising, insurrection, rebellion, revolution, military or usurped power.
- (iii) Confiscation, detention, nationalism, requisition, wilful destruction by the government or public authority.

(c) Sonic bangs

Pressure waves caused by aircraft and other aerial devices travelling at sonic or supersonic speeds.

(d) Consequential loss

Consequential loss or damage of any kind or description.

(e) eRISK exposure

Any cause whatsoever, regardless of any other contributing cause or event whenever it may occur; resulting in:

- (i) total or partial destruction, distortion, erasure, corruption, alteration, misinterpretation or misappropriation of **electronic data**;
- (ii) error in creating, amending, entering, deleting or using **electronic data**; or
- (iii) total or partial inability or failure to receive, send, access or use **electronic data** for any time or at all.

In the event that an **accident** is caused by any of the matters described in paragraph i – iii above, this **policy**, subject to all its provisions, will insure:

- (i) physical loss of or damage or destruction to items insured caused directly by such **accident**, and/or
- (ii) consequential loss insured by this **policy**.

(f) Terrorism

- (i) Any **act of terrorism** regardless of any other cause or event contributing concurrently or in any other sequence to the loss.
- (ii) Loss, damage, cost or expense of whatsoever nature directly or indirectly caused by, resulting from or in connection with any action taken in controlling, preventing, suppressing or in any way relating to any **act of terrorism**.

(g) Other exclusions

- (i) any loss or damage through deliberate or malicious acts by anyone legally allowed to be in the **premises**;
- (ii) any loss due to the **policyholder's** or his/her **family member's** deliberate, malicious, unlawful or criminal act or failure to act;
- (iii) the effect or influence of alcohol or drugs;
- (iv) claims for wear and tear (this includes scratches, discolouration, rust, corrosion, stains, tears, or dents to the surface of the item which does not affect how it works).

If **we** refuse to pay a claim as a result of any of the exclusions listed above and the **policyholder** disagrees with **our** decision, the **policyholder** is responsible for proving that **we** are legally responsible for the claim. If any part of any exclusion is found not to be valid or **we** cannot enforce it, it will not affect the rest of the exclusions.

10. Changing the plan

The **policyholder** may notify **us** or the intermediary of any change in the plan or **sum insured**. **We** will inform the **policyholder** on any additional premium and when the changes will take place.

11. Premium

- a. The premium that the **policyholder** pays for this **policy** may change. If **we** change the premium for this **policy**, **we** will write to the **policyholder** at the last-known address, at least 30 days before the change is to take place, to tell the **policyholder** what the new premium is.
- b. Premium due dates
 - (i) The premium is due on or before the start of this **policy** and if this **policy** is renewed, the start date of the next **policy** year.
- c. Recurring premium payment
 - (i) The **policyholder** may pay the premium due for this **policy** using the **recurring payment arrangement** chosen.
 - (ii) Before the premium due date, **we** will charge the premium to a credit card or take the premium by GIRO from a bank account the **policyholder** has chosen.
 - (iii) The **policyholder** may change the chosen payment arrangement by calling **us** or writing to **us** at least 21 days before the end of the **policy** year. The change will take effect from the start date of next **policy** year.

12. Payment before cover warranty

We (or **our** intermediary) must receive the premium due on or before:

- a. the start of this **policy**;
- b. the start date of next **policy** year, if this **policy** is renewed; and

If **we** or the intermediary do not receive the premium due on the dates as described above, this **policy** will not be valid or renewed and **we** will not pay any benefits

13. Premium payment condition precedent (for new policies only)

The validity of this **policy** is subject to the following condition:

- a. For the risk insured, the **policyholder** has never had any insurance terminated in the last twelve (12) months due solely or in part to a breach of any premium payment condition; or
- b. If the **policyholder** has declared that it has breached any premium payment condition in respect of a previous **policy** taken up with another insurer in the last twelve (12) months:
 - (i) the **policyholder** has fully paid all outstanding premium for time on risk calculated by the previous insurer based on the customary short period rate in respect of the previous **policy**; and
 - (ii) a copy of the written confirmation from the previous insurer to this effect is first provided by the **policyholder** to **us** before cover incept.

14. Claim conditions

- a. The **policyholder** must tell **us** as soon as possible, and in any case within 30 days, about any loss or damage which may give rise to a claim under this **policy**. **We** have the right to reject the claim if the **policyholder** tells **us** later than 30 days from the date of loss or damage.
- b. If the **policyholder** can recover all or part of any expenses from other sources, **we** will only pay the **policyholder** the amount that cannot be recovered.
- c. **We** pay all claims in Singapore dollars. If the **policyholder** suffers a loss which is in a foreign currency, **we** will convert the amount into Singapore dollars at the exchange rate which **we** will decide on the date of the loss.
- d. The **policyholder** must forward every writ, summons, legal process or other communications in connection with the claim to **us** immediately upon receipt.
- e. The **policyholder** must notify the police as soon as reasonably possible of
 - the fact that any insured item has been lost or stolen outside the **premises**,
 - loss or damage caused by theft.
- f. The **policyholder** must not admit liability or make an offer or promise of payment without the **our** written consent.

Any other person entitled to claim the benefit of this **policy** must also observe its term and conditions.

15. What to provide when sending us the claim

The **policyholder** and his/her legal personal representatives must supply all information, reports, original invoices and receipts, evidence, medical certificates, documents (such as translation of a foreign-language document into the English language), confirmed by oath if necessary. **We** may need these before **we** assess the claim. **We** will not refund any expense which the **policyholder** cannot provide original receipts or invoices for.

16. Fraud

The **policyholder** must not act in a fraudulent way. **We** will take the action shown below if the **policyholder** or anyone acting for his/her behalf

- a. makes a claim under this **policy** knowing the claim to be false or fraudulently exaggerated in any way;
- b. makes a statement to support a claim knowing the statement to be false in any way;
- c. sends **us** a document to support a claim knowing the document to be forged or false in any way; or
- d. makes a claim for any **loss** or damage caused by the **policyholder's** deliberate act or with his/her knowledge.

We may do any or all of the following.

- a. **We** will not pay the claim.
- b. **We** will not pay any other claim which has been or will be made under this **policy**.
- c. **We** may declare this **policy** invalid.
- d. **We** can recover from the **policyholder** the amount of any claim **we** have already paid under this **policy**.
- e. **We** will not refund the premium.
- f. **We** may not allow the **policyholder** to buy other policies from **us**.
- g. **We** may report the **policyholder** to the police.
- h. **We** may cancel this **policy**.

17. Misrepresentation

We will treat this **policy** as void if the **policyholder** misrepresents any information which may affect **our** decision to accept the application.

18. Reasonable care

The **policyholder**, his/her spouse, **family members** and anyone living in the **premises** must take all reasonable precautions to properly maintain the **building, renovations, contents** and **personal possessions** to avoid any loss or damage and take all practical steps to minimise all claims.

19. Taking over the rights

We can take over any rights to defend or settle any claim and to take proceedings in the **policyholder's** name to enforce the **policyholder's** or **our** rights against any other person.

20. Other insurance

If at the time of any incident which results in a claim under this **policy**, the **policyholder** has other insurance covering the same loss, **we** will not pay more than **our** share.

If the **premises** are insured by any management corporation strata title (MCST) or HDB town council, the **policyholder** must first send a claim to them for any loss or damage. **We** will only pay if the:

- a. loss or damage is not covered by the insurance taken out by the management corporation strata title (MCST) or HDB town council; or
- b. the loss or damage is more than the limits of insurance taken out by the management corporation strata title (MCST) or HDB town council.

21. Paying benefits

We will pay the benefits listed in this **policy** only if the **policyholder** has:

- a. met general condition 12– Payment before cover warranty; and
- b. given **us** satisfactory proof of the claim.

22. Cancellation & refund

- a. If **we** cancel this **policy**
 - (i) **We** can cancel this **policy** by giving the **policyholder** seven days' notice by post to the last-known address. **We** will consider that the **policyholder** has received this cancellation notice on the same day if **we** deliver the notice by hand, mail, fax or email.

- (ii) If the **policy** is on recurring payment arrangement and **we** do not receive the premium due or **we** are not successful in taking the premium from the credit card or GIRO account the **policyholder** has chosen, **we** will cancel this **policy** on the date the premium is due.

If **we** cancel this **policy** because the premium has not been paid, the **policyholder** may apply for a new **policy**. However, the application will depend on **us** accepting it.

b. If the **policyholder** cancels the **policy**

- (i) The **policyholder** may cancel this **policy** by calling **us** or writing to **us** and cancellation will apply from the date **we** receive the notice of cancellation.
- (ii) For cancellation after the 14-day free-look period (under general condition 23), **we** will work out and refund the premium as follows if the **policyholder** has not made a claim under this **policy**.

<p>Period of Insurance (in days) still left to run</p> <p>_____ X premium paid</p> <p>Original period of insurance of this policy</p>
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- (iii) If **we** have paid a claim during the **period of insurance**, **we** will not refund the premium for the same period.
- (iv) The minimum **policy** premium is \$107.00 (inclusive of GST) if no claim has been paid under this **policy**.
 - If the premium due to **us** calculated from the start date of the **policy** to the date of cancellation of the **policy** is S\$107.00 (inclusive of GST) or more **we** will provide a refund on the premium paid for the **period of insurance** on a pro-rata basis as shown in the table above.
 - If the premium due to **us** calculated from the start date of the **policy** to the date of cancellation of the **policy** is less than \$107.00 (inclusive of GST), a minimum premium of S\$107.00 (inclusive of GST) shall apply.

If **we** refund premiums, **we** will do so by cheque to the **policyholder**.

23. Free-look period

We will give the **policyholder** 14 days from the time the **policyholder** receives this **policy** to decide whether to continue with it. If the **policyholder** does not want to continue, the **policyholder** may call **us** or write to **us** to cancel this **policy** and get a full refund of the premium paid as long as there has been no claim made under this **policy**. **We** consider that this **policy** has been delivered (and received) seven days after **we** post it. This condition does not apply to **policies** with a **period of insurance** of less than a year and **policy** renewals.

24. Ending this policy

This **policy** will end immediately when:

- a. **we** cancel this **policy** under general conditions 12 – Payment before cover, 22(a) – Cancellation or refund or 16- Fraud;
- b. the **policyholder** cancels this **policy** under general condition 22(b);
- c. the **policyholder** no longer meets any of the eligibility requirements set;
- d. before entering into this **policy**, the **policyholder** fails to reveal all facts either party knows or ought to know which may affect this **policy**; or
- e. **we** do not renew this **policy**.

25. Governing law

Singapore law will apply to this **policy**.

26. Excluding third-party rights

Someone who is not covered by this **policy** has no right under the Contracts (Rights of Third Parties) Act (Chapter 53B) to enforce this **policy**.

27. Currency and interest

All dollar amounts shown in this **policy** and **schedule** are in Singapore dollars (S\$). **We** will not add interest to any amount **we** pay.

28. Dealing with disputes

If the **policyholder** is not satisfied with **our** final decision on the claim, the **policyholder** may refer the case to the Financial Industry Disputes Resolution Centre Ltd (FIDReC), an independent and impartial institution specializing in solving disputes between financial institutions and consumers. Their website address is: www.fidrec.com.sg

29. Arbitration clause

Should any difference arise between the **policyholder** and **us** as to the terms of this **policy**, the same shall be referred to arbitration in accordance with the Arbitration Act (Chapter 10) in force in the Republic of Singapore and the obtaining of an award by the **policyholder** shall be condition precedent to any liability to **us** under this **policy**.

Feedback procedure

The information below is not legally binding and is just for the **policyholder's** information.

Making yourself heard

We are committed to providing the **policyholder** with an exceptional level of service and customer care.

We realise that things can go wrong and there may be times when the **policyholder** feels that **we** have not provided the service as expected. When this happens, **we** want to hear about it so that **we** can try to put things right.

Please send the feedback to:
homesecond@income.com.sg

Our promise

We will:

- Acknowledge the complaint promptly;
- investigate quickly and thoroughly;
- keep the **policyholder** informed of **our** progress; and
- do everything possible to deal with the complaint.

24-hour home assistance services

The **policyholder** may contact **our** 24-hour home services hotline on 6788 8788. **We** will help the **policyholder** to arrange for household repair and maintenance services related to the **premises**.

The **policyholder** must pay for the costs and expenses of these services. For more information, the **policyholder** may email **us** at referralsvc@income.com.sg

Policy Owners' Protection Scheme

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