

HomeSecure - Summary of Benefits

Section 1 – Building Insurance (All Risks)

* All figures in SGD

Section	Benefits	Sum Insured
1.1	Loss or damage to building and renovation due to accident	Up to Section limit
1.2	Professional fees for architects and surveyors & cost of removing debris	Up to Section limit
1.3	Alternative accommodation expenses & loss of rent when your premises is uninhabitable following an accident	20% of Section limit
1.4	Accidental damage to fixed glass, mirror, sanitary ware, pipes, cables and services	Up to Section limit
1.5	Cost of replacing firefighting appliances	15% of Section limit
1.6	Cost to replace or repair damaged antennas due to accident	Up to Section limit
1.7	Loss or damage to new renovations made to the premises	10% of Section Limit or \$250,000 whichever is lower
1.8	Fatal accident benefit insured, spouse, children and domestic worker	\$50,000 for insured and spouse \$10,000 for each child and domestic worker
1.9	Cost of modifying your premises to assist in mobility after you or your family members suffer a permanent total disability	10% of Section Limit or \$5,000 whichever is lower
1.10	Home cleaning expenses after outbreak of infectious diseases suffered by you, your family members or domestic worker	\$5,000

Section	Benefits	Sum Insured
1.11	Expenses for tracing and accessing water seepage	\$5,000
1.12	Loss of rent when: <ul style="list-style-type: none"> - your tenant ceases to pay rent or leaves without giving notice; - If your premises remain untenanted following a murder or suicide 	Up to \$2,500 per month for up to 2 months
1.13	Continuation of cover during sale of premises	Up to Section limit
1.14	Loss or damage to your building or renovations during alteration and repairs	Up to Section limit
1.15	Cost of temporary protection such as shuttering and boarding when your premises is undergoing repair after a loss or damage	\$2,500
1.16	Loss or damage to electrical installation arising from overrunning, excessive pressure, short circuit and other causes	Up to Section limit
1.17	Loss due to theft during and/or after outbreak of fire	Up to Section limit
1.18	Reimbursement of conservancy or maintenance charges if your premises is uninhabitable following a loss or damage	10% of Section Limit or \$1,000 whichever is lower
1.19	Cash benefit if you are denied access to your premises due to an accident in the vicinity	\$100 per day, Up to 14 days
1.20	Cash benefit if your premises is uninhabitable for at least 5 days following a loss or damage	\$750

Section 2 – Home Contents (All Risk Cover)

* All figures in SGD

Section	Benefits	Sum Insured
2.1	Loss or damage to contents including valuables, personal possessions, collectible property and other household items kept within the premises.	Up to Section limit
2.2	Loss or damage to contents while being temporarily removed from the premises.	15% of Section limit
2.3	Alternative accommodation expenses & loss of rent when your premises is uninhabitable following an accident	20% of Section limit
2.4	Cost of replacing firefighting appliances	15% of Section limit
2.5	Cost of removal of debris following accidental damage	15% of Section limit
2.6	Cost of replacement & installation of external door locks and keys following an accident or break-in	\$1,000
2.7	Free temporary cover for newly purchased contents up to 30 days	Up to 25% of Section
2.8	Accidental loss or damage to unattended but locked bicycle anywhere in Singapore	\$1,000
2.9	Deterioration of frozen food and drinks while kept in a refrigerator or freezer	\$1,000
2.10	Fatal accident benefit for insured, spouse, children and domestic worker	\$50,000 for you and your spouse \$10,000 for your child and domestic worker
2.11	Medical expenses for treatment of injury caused by fire or theft within the premises	\$1,000
2.12	Accidental loss of personal cash or loss due to misuse of credit card	\$1,000
2.13	Accidental death or theft of your pedigree pets, fishes and birds	\$1,000

Section	Benefits	Sum Insured
2.14	Hospitality expenses for Hole-in-One at golf courses	\$1,000
2.15	Loss or damage to contents while being removed by professional movers	Up to Section limit
2.16	Worldwide cover for accidental loss or damage to yours and your family member's personal belongings.	\$5,000
2.17	Loss or theft of jewelry kept at safe deposit boxes or service centres	\$1,000
2.18	Loss or damage to visitor's personal effects while during visitation at your premises	\$1,000
2.19	Cash benefit if your premises is uninhabitable for at least 5 days following a loss or damage	\$750
2.20	Cash benefit if you or your family members are served with a home quarantine order by public authorities	\$100 per day, up to 14 days
2.21	Cost of hiring additional domestic help when you or your spouse is warded as an in-patient in a hospital following an accident in your premises	\$750
2.22	Identity theft and fraud expenses - Legal fees to defend you or your family members - Cost to notarise or certify necessary documents	10% of Section Limit or \$7,500 whichever is lower
2.23	Cash benefit if you are denied access to your premises due to an accident in the vicinity	\$100 per day, up to 14 days
2.24	Cash benefit for stress due as a result of total loss of your contents	\$300
2.25	Loss or damage to your contents during alteration and repairs	Up to Section limit
2.26	Loss or damage to your security system following a theft or attempted theft at your premises	\$500

Section 3 – Valuables and Personal Possessions (All Risk and Worldwide Cover)

(This Section must be insured together with either Building or Home Contents Section)

* All figures in SGD

Section	Benefit	Sum Insured
3	Worldwide Cover for loss or damage to your valuables and personal possessions <ul style="list-style-type: none">- For Unspecified items valued below \$2,500 per single article- For Specified items valued at \$2,500 and above per single article	Up to \$2,500 per article, set or pair Up to agreed value per article, set or pair

Section 4 – Personal and Home Owner's/Home Occupier's Liability (Worldwide Cover)

Section	Benefit	Sum Insured
4	<ul style="list-style-type: none">- Indemnifies you, your family member's and domestic worker's liability against accidental bodily injury or property damage to a third-party.- Indemnifies you for your liability as a tenant against loss or damage to the building, renovations and contents belonging to the landlord.	\$1,000,000 for any incident

Section 5 – Domestic Work (Work Injury Compensation)

Section	Benefit	Sum Insured
5	Medical expenses, medical wage leave and compensation for permanent disability and death of your domestic worker in accordance to the Work Injury Compensation Act.	Limit is as per legislation

Section 6 – Personal Accident

Section	Benefit	Sum Insured
6	Worldwide Personal accidental cover against death, permanent disabilities and injuries for you, your spouse and children.	\$50,000 for you and your spouse \$10,000 for your child

Disclaimer:

This summary of benefits is not an insurance contract, please refer to the Policy for details on the Terms and Conditions.