



Coverage Summary

COVERAGE FEATURE	WHAT IT MEANS	WHY IT MATTERS
All Risk Homeowner's Policy	Protection against any physical loss or damage to your home, content and valuables regardless of cause unless specifically excluded under the policy.	You get broader coverage with fewer exclusions.
Deductible Options	We offer a wide range of deductible options from \$200 up to \$100,000.	You can choose to reduce your annual premium by opting for a higher deductible (excess).
First Loss Policy	In the event of a covered loss, we will pay you up to the coverage sum insured.	You will not be penalised for underinsurance.
No Depreciation	Damaged personal property can be repaired or replaced with a new item of same or similar standard.	You will not be disadvantaged by wear and tear to your personal property at the time of loss.
Large Loss Deductible Waiver	The deductible shown in your policy schedule will not apply in the event of a loss greater than \$50,000.	In the event of a significant loss, your out-of-pocket expenses are reduced.



PERSONAL LIABILITY

COVERAGE FEATURE	WHAT IT MEANS	WHY IT MATTERS
Worldwide Personal Liability	Wide options to choose from ranging from S\$500,000 to S\$10,000,000.	Worldwide cover for your legal liability.
Credit Card Forgery & Counterfeiting	We will pay up to \$30,000 for loss following theft or misuse of your credit or bank card, including forged or altered cheques. We also cover your loss for accepting in good faith any counterfeit paper currency.	This protects you against misuse and loss of funds from your account.
Identity Theft Expenses	We will pay up to \$50,000 for loss following each identity fraud occurrence in the event someone uses your identity for illegal gain.	We protect you against identity theft which is one of the fastest growing crimes.
Medical Payment to Others	We will pay \$10,000 per person for medical expenses incurred within 3 years from date of an accident causing bodily injury to a third party.	We cover your liability to third parties for medical expenses regardless of your legal liability.
Damages to third party Property	We will pay the amount required to repair the damage or the cost to replace that property, whichever is lower, up to \$15,000 per occurrence if an insured person accidentally destroy or damage a third party property.	We cover your liability to third parties for damage to their property regardless of your legal liability
Tenant Liability	We will cover your liability as a tenant to your landlord up to \$100,000.	You don't have to worry about your liability to your landlord.
Landlord Liability	We cover your liability as a landlord to your tenant up to your liability sum insured on the policy.	You don't have to worry about your liability to your tenant.

BUILDING OR ADDITIONS AND ALTERATIONS

COVERAGE FEATURE	WHAT IT MEANS	WHY IT MATTERS
Reconstruction Cost for Building or Additions and Alterations	Cost to rebuild or repair your building at the same residence with equivalent materials and same quality of workmanship - includes architect, surveyor and consulting engineer fees.	In the event of a covered loss, you will not be worse off.
Cash Settlement Option	After a total covered loss, you can opt to receive a cash settlement, up to the coverage limit, rather than rebuild on-site.	In the unfortunate event your home is destroyed, a cash payout allows you to rebuild elsewhere or purchase a new home.
Additions and Alterations	Coverage for additions, alterations, or items of real property, installations or fixtures that you paid for or acquired when you purchase your private apartment or condominium.	You will be covered for damage to interior additions and alterations which is generally not covered by a condominium association's policy.
Landscaping	We will pay up to 5% of your building or additions and alterations sum insured to replace lost or damaged trees, shrubs, plants or lawns at the residence. We will pay up to \$5,000 for any one tree or shrub.	We pay for the cost of replacing trees and shrubs. This cost is often overlooked and can be quite hefty.
Land	In the event of a covered loss to your building, we will pay up to 10% of the building sum insured for required stabilisation, excavation or replacement of land under or around your building. This coverage is not applicable for any residence listed on your Policy schedule without building coverage.	We offer extra protection for possible loss which could be costly if overlooked.



CONTENTS

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Worldwide Content Coverage	Comprehensive coverage for your contents and your belongings anywhere in the world.	You don't have to worry about restriction on losses when you're away from your home or on an overseas trip.
Replacement Cost for Content	Your damaged or lost content can be replaced with a new or an item of similar standard.	You will not have to worry about depreciation on wear and tear.
Pairs, Sets or Units	You have the choice to repair, replace or surrender the undamaged item (from a pair, set or unit) and take a cash settlement option.	You have flexibility to make the cover choice you want.
Special limit of Insurance	You are covered up to the amounts shown for the following for each loss: • Money: \$2,500 • Securities: \$15,000 • Jewellery & Watches: \$10,000 • Silverware: \$10,000 • Furs: \$10,000 • Watercraft: \$5,000 • Wine and Whiskey: \$15,000	Certain content item categories have assigned sub-limits. To ensure you are adequately covered at the time of loss, you also have the flexibility to list your possession under the valuable articles section if they are worth more than the special limit stated.
Property of Domestic Helper and Guest	We cover up to 10% of your policy content sum insured for the personal property of your domestic helper and guests when damaged as a result of a covered loss at your residence.	Your guests are protected at your home so are the private staffs whom you employ.
Newly Acquired Contents	We cover your newly acquired contents for their actual cash value for up to 25% of the highest content sum insured of any one residence listed in your policy schedule regardless of where your residence(s) is (are) situated. You must request cover for the newly acquired contents within 30 days after you acquire them and pay us the additional premium from the date acquired.	You get protection for new acquisitions at the time of purchase, with a grace period before adding them to the policy.
Food Spoilage	We can reimburse you up to \$5,000 for food spoilage due to temperature changes (\$250 deductible applies).	You don't have to worry about the costs for spoilt expensive food items if your refrigeration equipment breaks down.
Emergency Access to Residences	We will pay up to \$2,500 incurred for loss or damage as a direct result of forcible entry to your residences to attend to a medical emergency.	Forcible entry can damage the door and flooring. You will be covered for the expense to repair them which can be costly.
Emergency Clothing and Essential Purchase	We will pay up to \$1,000 for the purchase of essential clothing or toiletry items you or a family member need as a result of a covered forced evacuation loss where you are denied access to your residence(s).	You are covered for essentials in the event you are not able to return to your home because of a forced evacuation.
Emergency Preventive Measures	We will pay up to \$2,500 for the cost you incurred by taking temporary measures which are reasonable and necessary to mitigate a potential loss or damage caused by storm, flood or fire.	We reimburse you for the costs you incur to prevent or mitigate your loss.
Forced Evacuation for Pets	We will reimburse you for the reasonable cost to board your pets for up to thirty (30) days if you are denied access to your residence by the police or any public authority as a direct result of a loss or a reasonable threat of a loss that would be covered by this policy.	You can ensure your pet is safe and cared for during a forced evacuation.
Lock Replacement	We will pay up to \$2,500 for the cost of replacing the stolen locks, keys and card keys to your residence. This also includes car keys.	We don't just cover the cost of your loss. We also ensure you have subsequent peace of mind knowing your home is protected with new locking devices.



VALUABLE ARTICLES

COVERAGE FEATURE	WHAT IT MEANS	WHY IT MATTERS
Worldwide Coverage	Cover loss or damage to your valuables while travelling or in transit.	Your valuables are covered anywhere in the world so you don't have to worry when you are away from your home or on an overseas trip.
Different Classes of Valuable Articles	You can choose whether to schedule your items from this list of categories: • Bicycle • Camera • Coins • Collectibles • Fine Art • Fur • Musical Instrument • Jewellery and Watches • Silverware • Stamps • Handbag • Books • Mobile phone and Laptops • Others	We want to help you protect the valuables that are close to your heart.
Pairs, Sets or Units	You have the choice to repair, replace or surrender the undamaged item (from a pair, set or unit) and take a cash settlement option.	You have flexibility to make the cover choice you want. .
No Deductible	Unless otherwise stated, you do not need to pay any deductible for any covered loss to your valuable articles.	Full coverage for your items.
Scheduled Valuable Article	Insure each of your most valuable articles for its actual value.	In the event of a total loss, we will pay you the agreed sum insured.
Unscheduled Valuable Article	Hassle free. Insure your valuable articles on an unscheduled lump sum basis with a per article limit.	In the event of a total loss, we will pay you the cost of replacement up to the per article limit.
Newly Acquired Valuable Article	Automatic cover for your newly purchased value article for its actual cash value. For Fine Arts, cover is capped at 25% of scheduled sum insured.	You get protection for new acquisitions at the time of purchase, with a grace period before adding them to the policy.
Coverage for Loss in Market Value	In the event of a partial loss, we will pay the full amount to restore or repair the valuable article to its condition immediately before the loss. If after restoration or repair the value has diminished, we will pay the difference up to 25% of the scheduled sum insured.	After a covered loss, you can rest assured that any loss in market value is covered. This coverage is typically not provided in most standard home policies, leaving you under-protected.

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