



GREAT Home Protect

Policy conditions

Here is **your** GREAT Home Protect policy document. Please read it with the **schedule** to make sure that **you** understand the terms and conditions and have the protection **you** need.

It is important that **you** carefully read this policy document, the **schedule** and any amendment or endorsement issued (which all together make up the **policy**) from time to time to avoid any misunderstanding. If **you** find any mistake or inaccuracy, return the documents to **us** or **your** insurance intermediary (the person who arranged this insurance for **you**) so they can be corrected.

If **you** have any questions after reading these documents, please contact **us** or **your** insurance intermediary. If there are any changes that may affect the cover, please contact **us** immediately.

Important notice

The cover provided under the **policy** is based on the information **you** gave in the proposal form.

All the information **you** give **us** must be complete and accurate (as far as you know or should know), and not misleading. Otherwise, **you** may receive nothing from the **policy**.

About the policy

The **policy** sets out the terms and conditions of a contract of insurance between **you** and **us**. That contract is based on the proposal form, declaration and any information **you** provided when **you** applied for cover.

In return for the premium **you** pay **us**, **we** will provide the cover described in the **policy** during the **period of insurance** or any subsequent period **we** accept a premium for, as long as **you** keep to the terms and conditions of the contract of insurance between **you** and **us**.

Customer care

We are committed to providing a high standard of service and customer care. If **you** ever feel that **we** have not provided the service **you** expected, please contact **us** or **your** insurance intermediary (if **you** used one). If this insurance was not arranged for **you** by an insurance intermediary, please contact **us** direct, preferably in writing.

Important – Please remember to quote **your** policy number or other reference in any communication with **us**.

Free-look provision

The policy has a free-look provision (that is, a provision which allows **you** to cancel the **policy** within a specific number of days and get a full refund). Under that provision, **you** can cancel the **policy** by writing to **us** within 14 business days from the date **you** received this policy document (the free-look period). **We** will refund the premium **you** have paid, as long as **you** have not made a claim.

If **we** sent **you** this policy document by post, **you** are considered to have received it three working days after the date **we** posted it.

The free-look provision applies only to new policies (not renewals).

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Definitions

Accident

A sudden, unexpected event which happens during the **period of insurance** and is the only cause of the death, **injury** or physical damage **you** are claiming for.

Building

The structure of your **home** (not including its foundations) and the permanent fixtures and fittings provided by the developer or the HDB (Housing & Development Board) as standard, except those in common areas that **you** do not own. If your home has a garden or land, it also includes garages, walls, gates, fences, swimming pools, ponds, terraces, footpaths, patios and driveways that **you** own.

Collectibles

Private collections of rare, unique or novel items of personal interest, including dolls, toys, books, cards and memorabilia.

EV charger

Your own electric vehicle (EV) charger, including the wall box and charging cable, installed at **your home** in Singapore. The EV charger must meet regulatory requirements, have been installed by a licensed electrician, and meet the safety standards of the relevant authorities.

Family

You and:

- **your** husband or wife;
- **your** biological or legally adopted children; and
- any other person (other than paying guests or tenants);

who permanently live with **you** in **your home**.

Green products and methods

These are sustainable, environmentally friendly or energy-efficient technologies and materials, including:

- LED lights; and
- energy-efficient or water-efficient household products that have the following energy-efficiency rating ticks under the Mandatory Energy Labelling Scheme (MELS), Voluntary Water Efficiency Labelling Scheme (VWELS) or Mandatory Water Efficiency Labelling Scheme (MWELS).

Home

The house, apartment or flat **you** live in at the address in Singapore shown in the **schedule**.

Household contents

Any moveable household item in **your home**, except for:

- motor vehicles, watercraft, and their accessories;
- money, securities, certificates and documents of any kind (unless specially mentioned in the **policy**);
- pets or livestock; and
- property owned or held by **you** or **your family** in connection with any business, profession or trade.

Injury

Bodily injury caused by an **accident** (not by any medical condition, illness, disease, physical wear and tear or mental disorder).

Insured person

An insured person is any of the people covered by the policy. Those people are **you** and:

- **your** husband or wife; and
- up to three children (including stepchildren and legally adopted children) who are:
 - aged at least 12 months;
 - below age 19 (or age 26 if studying full-time in a recognized institution of higher learning);
 - unemployed; and
 - unmarried;

who permanently live with **you** in **your home**.

Jewellery

Items made of or containing precious metals, or containing precious or semi-precious stones, including bangles, bracelets, brooches, cufflinks, earrings, lockets, necklaces, pendants and rings.

Medical practitioner

A person who is registered and legally qualified as a doctor, has a medical degree in Western medicine, and is authorised and licensed to practise medicine and surgery in the relevant country.

The medical practitioner cannot be **you** or any **insured person**, or:

- any member of **you** or their **family**;
- **you** or their business partner, employer, employees or agent; or
- any person related to **you** or them in any way, including by marriage or adoption.

Period of insurance

The policy period set out in the **schedule**.

Policy year

Each 12-month period from the policy start date or the last renewal date.

Permanent disability

Any disability that:

- is set out in the table of benefits in section 4;
- has lasted for a continuous period of at least 12 months from the date of an **accident**; and
- a **medical practitioner** has certified as permanent.

Personal mobility device

A vehicle that has one or more wheels on a single axis and is propelled by an electric motor. Examples include hoverboards, power scooters and power-assisted unicycles.

Policy

The contract of insurance between **you** and **us**. The policy is made up of **your** application form, **your** declarations, the **schedule**, the certificate of insurance and any endorsements **we** have issued for **your** cover.

Pre-existing medical condition

This means:

- any condition, illness, disease, **injury**, disability or birth defect which **you** or the relevant **insured person** has ever received medical advice for, been diagnosed with, been hospitalised with, received medical treatment for or been prescribed drugs for; or
- any signs and symptoms that appeared in the 12-month period before the date the **policy** started or was renewed and for which a person could reasonably be expected to have received medical advice or counselling, undergone investigation, had diagnostic tests, received medical treatment, had surgery, been hospitalised or been prescribed drugs.

Renovations

Fixtures and fittings you or any previous owner or tenant has provided in your **home**.

Schedule

The document containing details of **your home** and the **period of insurance**. The schedule forms part of the **policy**.

Valuables

Jewellery, handbags, musical instruments, cameras, bicycles, watches, pens, antiques, paintings, furs, works of art, mobile phones, laptops, computers, wines and **collectibles** belonging to **you** or any member of **your family**.

We (us, our)

Great Eastern General Insurance Limited.

You (your)

The person named as the policyholder in the **schedule**.

What the policy covers

Section 1 – Building and renovations

The **policy** covers **accidental** loss of or damage to the **building** and **renovations** at the address shown in the **schedule**.

We will decide whether to repair or reinstate the **building** or **renovations**, replace any part of them, or pay a cash amount to cover the loss or damage.

We will pay up to the sum insured shown for this section in the **schedule**.

Exclusions to section 1

This section of the **policy** does not cover the following.

- a) Loss or damage caused by or arising from:
 - cleaning, dyeing, altering, repairing or restoring the article;
 - light or atmospheric conditions;
 - moths;
 - mildew;
 - corrosion, shrinkage or evaporation;
 - disease, natural deterioration or natural decay;
 - chemical reaction;
 - falling trees or branches;
 - changes in flavour or colour;
 - changes in temperature, humidity or texture;
 - wear and tear; or
 - any cause that happens gradually over a period of time.
- b) Loss of or damage to electrical appliances and equipment as a result of overrunning, excessive pressure, short-circuiting, electrical discharge, overheating, faults and defects, mechanical breakdown, being taken apart or faulty design, unless caused by fire or lightning.
- c) Loss or damage arising from or due to:
 - erosion;
 - vibration;
 - subsidence, landslip, ground heave, cracking or seepage resulting from earth movements (except for earthquake, underground fire or volcanic eruption); or
 - the **building** or its foundations shrinking or expanding, or the support to them being removed or weakened.
- d) Loss or damage caused by or in connection with vermin, insects, termites or rodents.
- e) Scratching, denting or other damage caused by or in connection with pets or domestic animals.
- f) Faulty or defective parts or materials, including hidden defects or poor workmanship, design or materials.
- g) Any loss, destruction or damage resulting from **your home** or the building it is in waiting for or undergoing necessary renovation work, repairs or maintenance, alterations, building work or demolition.
- h) Tracing, uncovering, repairing and replacing domestic water tanks, apparatus or pipes, unless the loss is due to fire.
- i) Any loss or damage arising during a period when nobody has lived in **your home** for 60 days or more in a row, unless **we** have agreed otherwise in writing.
- j) Unexplained loss or mysterious disappearance.
- k) Theft or attempted theft carried out by **you** or any member of **your family**.
- l) Loss of or damage to solar panels and **EV chargers**.
- m) The first S\$100 of each claim, unless the loss or damage was caused by fire or lightning.

Section 2 – Contents

The **policy** covers accidental loss of or damage to **household contents** and **valuables** that are owned by **you** or any member of **your family** and are at **your home**.

We will decide whether to repair, reinstate or replace the item or pay a cash amount to cover the loss or damage.

We will pay up to the sum insured shown for this section in the **schedule**.

Maximum limits

Items	Standard cover	Superior cover	Premier cover
Laptops and computers (in total)	\$2,000	\$2,000	\$3,000
Mobile phones (in total)	\$1,000	\$1,000	\$2,000
Wines and collectibles (in total)	Not covered	Not covered	\$2,000
All other valuables not listed above (per item)	\$2,000	\$2,000	\$5,000

The most we will pay in total for loss of or damage to **valuables** is 35% of the overall sum insured for **household contents**.

Pairs and sets

If a lost or damaged item is part of a pair or set of articles, **we** will not pay more than the value of the particular item which is lost or damaged (regardless of any special value a complete, undamaged pair or set would have), up to the appropriate proportion of the sum insured for the pair or set.

Exclusions to section 2

This section of the **policy** does not cover the following.

- a) Loss or damage caused by or arising from:
 - cleaning, dyeing, altering, repairing or restoring the article;
 - light or atmospheric conditions;
 - moths;
 - mildew;
 - corrosion, shrinkage or evaporation;
 - disease, natural deterioration or natural decay;
 - chemical reaction;
 - falling trees or branches;
 - changes in flavour or colour;
 - changes in temperature, humidity or texture;
 - wear and tear; or
 - any cause that happens gradually over a period of time.
- b) Loss of or damage to electrical appliances and equipment as a result of overrunning, excessive pressure, short-circuiting, electrical discharge, overheating, faults and defects, mechanical breakdown, being taken apart or faulty design, unless caused by fire or lightning.
- c) Loss or damage arising from or due to:
 - erosion;
 - vibration;
 - subsidence, landslip, ground heave, cracking or seepage resulting from earth movements (except for earthquake, underground fire or volcanic eruption); or
 - the **building** or its foundations shrinking or expanding, or the support to them being removed or weakened.

- d) Loss or damage caused by or in connection with vermin, insects, termites or rodents.
- e) Scratching, denting or other damage caused by or in connection with pets or domestic animals.
- f) Faulty or defective parts or materials, including hidden defects, or poor workmanship, design or materials.
- g) Any loss or damage resulting from **your home** or the building it is in waiting for or undergoing necessary renovation work, repairs or maintenance, alterations, building work or demolition.
- h) Broken strings of any musical instruments.
- i) Breakage of tubes or bulbs unless the apparatus is damaged at the same time.
- j) Loss of or damage to photographic equipment and accessories, sporting equipment and accessories, drones and musical instruments that are used for business or professional purposes, or while they are being used or played.
- k) Any loss or damage arising during a period when nobody has lived in **your home** for 60 days or more in a row, unless **we** have agreed otherwise in writing.
- l) Broken or scratched glass or cracked screen (including glass or screens on items carried by hand, such as mobile phones, laptops or tablets), unless caused by fire or theft.
- m) Loss of or damage to brittle or fragile items, unless caused by fire or theft.
- n) Loss of or damage to wines and **collectibles**, unless this is due to fire or theft and you have Premier cover.
- o) Unexplained loss or mysterious disappearance.
- p) Loss of or damage to software or the cost of reproducing data (whether recorded on tapes, cards, discs or otherwise).
- q) Theft or attempted theft carried out by **you** or any member of **your family**.
- r) The first S\$100 of each claim, unless the loss or damage was caused by fire or lightning.

Basis of settling claims under section 2

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- a) For partial damage, **we** will pay the cost of reasonable and economical repairs to return the item to a condition substantially the same as, but no better or more extensive than, the condition when new. However, if the repair is not carried out within 12 months of the damage arising, **we** will pay the cost of reasonable and economical repairs less an amount for wear and tear or depreciation (loss of value over time or through use).
 - b) For total loss, **we** will pay the full cost of replacing the item without making any deduction for wear and tear or depreciation (except for clothing, curtains and bedding), as long as the replacement is substantially the same as, but no better or more extensive than, the item was when new.

Section 3 – Worldwide personal liability

Liability to third parties

The **policy** covers the legal costs and expenses, which **we** agree to in writing, for representing or defending **you** or members of **your family**, including the amounts awarded against **you** or members of **your family**, as a result of being legally liable for:

- accidental **injury** to or accidental death of a third party; or
 - accidental damage to a third party's property;
- that was caused during the **period of insurance**.

The most **we** will pay in total for any one event or series of events that gives rise to legal liability is the sum insured shown for this section in the **schedule**.

After the death of any person entitled to cover for legal liability under this section, **we** will provide cover for that liability to the person's legal representatives, as long as the representatives keep to the **policy** in the same way as the person who died would have had to keep to.

A legal representative's legal liability will not be covered under this section.

The most **we** will pay under this section is the sum insured shown in the **schedule** for section 3.

Extensions to section 3

Your tenants

If a tenant living in **your home** does anything which would make the **policy** invalid, including if they fail to take any necessary action, the cover under this section would continue if:

- **you** did not give permission for the action or failure;
- **you** tell **us** about the action or failure as soon as **you** find out about it; and
- **you** pay any reasonable extra premium **we** ask for under this extension to cover any increase in the risk of a claim being made, or any increase in the amount **we** would have to pay.

Liability as a tenant

If you are a tenant, the cover provided under this section of the **policy** extends to cover **your** legal liability for loss of or damage to the **building** and to **your** landlord's **renovations** and **household contents**, as long as **you** do not own the **building**, **renovations** or **household contents** but are responsible for taking care of them.

You will need to pay the first S\$100 of every claim. The most **we** will pay is S\$500,000 for any one event or series of events that gives rise to legal liability.

Exclusions to section 3

This section of the **policy** does not cover the following.

- a) **Injury** to any member of **your family**.
- b) **Injury** to any person who, at the time the **injury** was caused, was providing services under a contract of employment or contract for service with **you**, whether or not that contract was in writing.
- c) Damage to property that:
 - **you** or any member of **your family** or household; or
 - any person providing services under a contract of employment or contract for service with **you** (whether or not that contract is in writing);owns or is responsible for.

- d) **Injury** or damage arising out of or in connection with:
- **your** profession or business;
 - the use of lifts, elevators, motor vehicles, **personal mobility devices**, watercraft, aircraft or flying devices (including drones); or
 - anything supplied, repaired, altered or treated by **you** or any member of **your family**, or on **your** or their instructions, except for food and drink served by **you** or **your family** in **your home**.
- e) Any liability **you** or **your family** have under an agreement, if **you** or **your family** would not have had that liability had the agreement not existed.
- f) Any liability resulting directly or indirectly from any communicable disease carried by **you**, any member of **your family** or **your** pet.
- g) Any liability caused by or in connection with **you** or any member of **your family** owning a dog that is unlicensed or is a breed that falls within the Animal and Veterinary Service of Singapore's list of specified dogs.
- h) Any liability, **injury**, loss or damage caused by or in connection with alterations, additions and repairs to **your home**, or caused while **your home** is being renovated or undergoing building work.
- i) Any loss or damage caused by or in connection with:
- vibrations;
 - interference affecting the support provided by the land or to the **building** or other property; or
 - subsidence, landslip or other movement of earth.
- j) Any liability arising out of libel (making a false written statement that damages a person's reputation) or slander (making a false spoken statement that damages a person's reputation).
- k) Any liquidated damages (agreed estimated damages rather than the actual amount of the loss) awarded under any penalty clause in a contract, or any punitive or exemplary damages (that is, damages intended to punish or make an example of **you**, rather than to compensate the third party).

Territorial limits

This section covers liability arising:

- in Singapore; or
- anywhere else in the world, as long the trip abroad does not exceed 90 days in a row in any one **period of insurance**.

Jurisdiction

The cover provided by this section applies only to judgments that were first made by a competent court in Singapore.

Section 4 – Family personal accident

We will pay compensation if, during the **period of insurance**, an **insured person**:

- suffers an **injury** within **your home**; and
- that **injury** results in death or **permanent disability** within three calendar months of the **accident** that caused it.

We will pay compensation for each **insured person** who suffers an **injury**. The amount we pay will be a percentage of the sum insured shown for this section in the **schedule**. The percentages are set out in the table of benefits below.

Table of benefits

Death or permanent disability (The compensation would be paid to you or, after your death, to your legal personal representative.)		Percentage of sum insured
A	Death	100%
B	Permanent disability (as certified by a medical practitioner)	
1	Total paralysis	100%
2	(a) Total and permanent loss of all sight in both eyes (b) Total and permanent loss of all sight in one eye	100% 100%
3	(a) Total and permanent loss of sight, except perception of light, in one eye (b) Total and permanent loss of lens of one eye	50% 50%
4	Total physical loss of, or total and permanent loss of use of: (a) one or both hands at the wrist (b) one or both arms at the shoulder (c) one or both arms between the shoulder and the elbow (d) one or both arms at or below the elbow (e) one or both legs at the hip (f) one or both legs between the knee and the hip (g) one or both legs at or below the knee	100%
5	Total physical loss of, or total and permanent loss of use of: (a) the thumb and all fingers of one hand (b) four fingers of one hand (c) thumb - whole thumb - one joint (d) index finger - whole finger - two joints - one joint (e) middle finger - whole finger - two joints - one joint (f) ring finger - whole finger - two joints	50% 40% 25% 10% 15% 10% 5% 10% 7% 3% 10% 7% 3%

	- one joint (g) little finger - whole finger - two joints - one joint (h) all toes on one foot (i) big toe - whole toe - one joint (j) any other toe	10% 7% 3% 18% 6% 3% 3%
6	(a) Total and permanent loss of hearing in both ears (b) Total and permanent loss of hearing in one ear	75% 20%
7	Total and permanent loss of speech	50%

The maximum amount **we** will pay for each **insured person** is S\$10,000 in total during any one **policy year**. If **we** pay compensation for the death of an **insured person**, the amount **we** pay will be reduced by any amount **we** have already paid for that person's **permanent disability** that arose from the same **accident**.

Age limit

Cover under this section will automatically end for an **insured person** on their 70th birthday.

Exclusions to section 4

This section of the **policy** does not cover any claims caused by or resulting from the following.

- a) The effect or influence of alcohol or drugs not given in hospital or prescribed by a **medical practitioner**, and treatment in connection with drug or alcohol addiction.
- b) Self-inflicted injury, suicide or any attempted suicide, or intentional self-harm (whether sane or insane).
- c) Insanity and nervous or mental disorders of any kind.
- d) Sexually transmitted disease, HIV (human immunodeficiency virus), AIDS (acquired immunodeficiency syndrome) or any AIDS-related condition.
- e) **You** deliberately putting yourself in danger (except when trying to save a person's life).
- f) Any **pre-existing medical condition**.
- g) Pregnancy, childbirth or miscarriage, or any associated conditions or complications.
- h) Taking part in professional sports, polo matches, motor sport, racing of any kind other than on foot, winter sports (including skiing, tobogganing and bobsledding), rock climbing, mountaineering with the use of ropes or guides, scuba diving or any underwater activity, any activity involving **you** being airborne (whether suspended or not), speed or endurance tests, or big-game hunting.
- i) Using power tools or power-driven woodworking machinery for work purposes.
- j) Travelling by air or sea, except as a passenger on a fully licensed passenger-carrying airline or shipping line, and not as a member of the crew or for the purpose of any trade, technical operation or navigation on the aircraft or sea vessel.
- k) Taking part, in any way, in strike, riot or civil commotion.
- l) Any kind of disease, sickness, parasite or infection, other than bacterial infection arising as a result of an accidental cut or wound.

- m) Any direct or indirect consequence of an illness.
- n) **You** taking part in naval, military, air force, civil defence or police training, duties, services or operations, except reservist service within Singapore.
- o) Dental surgery or treatment, cosmetic surgery or plastic surgery, unless it is needed as a result of an **accident**.
- p) Food poisoning or any condition, allergic reaction, cut or wound arising from contact with an insect or animal.

Section 5 – Green home benefits

Green home – build back greener

If we agree to pay a claim for a loss covered under section 1 or 2 (or both), **we** will increase the maximum amount we will pay **you** if the necessary repair, reinstatement or replacement uses like-for-like or equivalent **green products and methods**. The increase will be as follows.

- If **you** are covered under both section 1 and section 2, 10% of the total of the sums insured for both sections, as shown in the schedule.
- If **you** are covered under section 2 but not section 1, 10% of the sum insured for section 2, as shown in the schedule.

You will need to pay the first S\$100 of each claim, unless the loss or damage was caused by fire or lightning.

EV charger and solar panels (applies to Premier plan only)

This section only applies if the **schedule** shows that **you** have this cover.

We will pay up to the sum insured shown in the **schedule** for accidental loss of or damage to **your EV charger** and solar panels.

We will not pay for the following.

- a) Loss of use
- b) Mechanical breakdown, electrical failure or electronic failure
- c) Scratching, denting or chipping
- d) Wear and tear
- e) Faulty parts or poor workmanship
- f) Repairs that are covered under a manufacturer's warranty or guarantee

You will need to pay the first S\$100 of each claim, unless the loss or damage was caused by fire or lightning.

Exclusions to section 5

This section of the **policy** does not cover any exclusions listed in section 1 and 2, unless this section says otherwise.

Section 6 – Home-emergency assistance

If there is an **emergency** at **your home** during the **period of insurance**, **we** will reimburse up to S\$150 per event (for up to two events during any one **policy year**) for any of the following services.

a) Electrical service

If there is a power failure due to a burnt fuse in **your home**, **we** will cover the cost of repairs to the main electrical board, power sockets, wall switches and electrical wiring.

This service does not cover:

- repairing or replacing faulty, damaged or broken-down electrical appliances like TVs, refrigerators, water heaters, ovens and so on;
- spare parts; or
- services needed within one month of you first taking out the **policy**.

b) Plumbing service

If **you** have a clogged water-supply system or drainage system, or a leaking water pipe in **your home**, **we** will cover the cost of clearing the blockage or replacing or repairing the burst pipes.

This service does not cover:

- unclogging, replacing or repairing concealed pipes;
- leaks from roofs, ceilings, water heaters, shower heads or taps;
- spare parts; or
- services needed within one month of you first taking out the **policy**.

c) Locksmith service

If you are accidentally locked out of **your home** and have no alternative way to get into it, **we** will cover the cost of a locksmith.

This service does not cover:

- **you** being locked out of **your** bedroom in **your home**;
- unlocking any safes, cupboards, drawers, letterboxes, garages or storerooms;
- gaining access to an unoccupied or vacant property; or
- services needed within one month of you first taking out the **policy**.

d) Air-conditioning service

If the air-conditioner unit in **your home** is not working or cannot be switched on due to a faulty compressor, motor or fan, mechanical breakdown, or a leak of gas from the unit, **we** will cover the cost of repairing the unit.

This service does not cover:

- water leaks or odour due to lack of maintenance;
- claims when the unit has not been serviced for six months or more;
- noisy air-conditioner vents or faulty ventilation ducts;
- spare parts; or
- services needed within one month of you first taking out the **policy**.

e) Pest-control service

If **your home** is infested with pests (including bees and termites), **we** will cover the cost of pest-control services.

This service does not cover:

- recurring termite infestation; or
- services needed within one month of you first taking out the **policy**.

Section 7 - Additional benefits

A. The following additional benefits apply if you are covered under section 1 and have Superior or Premier cover.

Regardless of the limits specified for the following additional benefits, the most **we** will pay in total for section 1 during any one **policy year** (including for the additional benefits) is the sum insured shown in the **schedule**.

Service and conservancy charges

If **your home** becomes unfit to live in as a result of any loss or damage covered under section 1, **we** will pay up to S\$1,000 in total for up to three months' conservancy or maintenance charges **you** have to pay to the town council or management corporation strata title (MCST) while **your home** is being repaired or reinstated.

Emergency entry

We will pay up to S\$1,000 for accidental damage to **your home** due to the fire, police or ambulance service having to force entry in an emergency.

Professional fees

We will pay up to the total of the sum insured shown in the **schedule** for architects', surveyors', consultants' and legal fees, as prescribed by the relevant professional institutes, needed to reinstate **your home** due to loss or damage. This does not include any fees for preparing a claim.

B. The following additional benefits apply if you are covered under section 2.

Regardless of the limits specified for the following additional benefits, the most **we** will pay in total for section 2 during any one **policy year** (including for the additional benefits) is the sum insured shown in the **schedule**.

Deterioration of food or drinks

We will pay up to the sum insured shown in the **schedule** for food and drinks in a refrigerator or freezer in **your home** that has spoiled as a result of:

- the refrigerator or freezer, or any part of it (including thermostatic or automatic controlling devices), failing, breaking down or exploding; or
- the electricity supply to the refrigerator failing.

This additional benefit does not cover:

- any refrigerator or freezer that is five years old or more;
- loss or damage resulting from a planned interruption in the electricity supply, or the power supply company deliberately cutting off or restricting **your** electricity supply;
- **your** or a member of **your family's** deliberate act or neglect; or
- food and drinks held for business purposes.

Emergency cash

We will give you emergency cash, up to the sum insured shown in the **schedule**, for **you** to buy essential items (basic clothes and toiletries) if **your home** becomes unfit for **you** to live in for at least five days in a row due to fire.

We will not pay you emergency cash if **your home** is rented out, leased or let to others.

Household removal

We will pay up to the sum insured shown in the **schedule** for accidental loss or damage caused to the **household contents** while professional movers are taking them from **your home** to a new permanent home in Singapore.

This cover does not apply to loss or damage that is:

- caused while items are being moved out of **your home** to be sold or displayed, or put into storage; or
- insured under any other policy.

Legal documents

We will pay up to the sum insured shown in the **schedule** to replace title deeds and other legal documents when this is necessary as a result of any loss or damage covered under section 2.

Loss of money

We will cover money inside **your home** against accidental loss or damage covered under section 2. The most we will pay is the sum insured shown in the **schedule** for this benefit.

Money means bank or currency notes, coins, ATM cards (cash cards), credit cards, cheques, traveller's cheques, postal or money orders, travel tickets and postage stamps that belong to **you** or members of **your family** permanently living with **you** in **your home**.

Cat and dog cover

This additional benefit for loss of or **injury** to **your** cat or dog will only apply if all of the following are true.

- **Your** cat or dog is registered with the Animal and Veterinary Service of Singapore.
- The loss or **injury** was not caused directly or indirectly by **you** or any member of **your family**.
- At the time of the loss or **injury**, **your home** had not been left unoccupied for more than 30 days in a row.

a. Loss of cat or dog

We will pay up to the sum insured shown in the **schedule** to replace **your** cat or dog after:

- death caused by an **accident** while the pet is in **your home**; or
- **your** pet being stolen, and staying missing for more than 30 days in a row, after force was used to break into or out of **your home**.

b. Injury to cat or dog

If **your** cat or dog is injured in an **accident** while in **your home**, **we** will pay up to the sum insured shown in the **schedule** for the cost of transporting **your** injured pet to a veterinarian who is licensed by the Animal and Veterinary Service of Singapore to provide medical or surgical services in Singapore. **We** will only pay one claim during any 12 months of cover.

The veterinarian cannot be **you** or any **insured person**, or:

- any member of **your** or their **family**;
- **your** or their business partner, employer, employee or agent; or
- a person related to you or them in any way, including by marriage or adoption.

Alternative accommodation or loss of rent

If **your home** is unfit to be lived in as a result of damage covered under section 1 or 2, **we** will pay up to the sum insured shown in the **schedule** for either:

- the reasonable cost of alternative accommodation for **you** and **your family**; or
- if **you** rent out the **home**, loss of rent **you** would otherwise have received from **your** tenant; during the period that the **home** is being rebuilt, repaired or reinstated.

This additional benefit does not cover:

- loss of rent if there is no valid tenancy agreement between **you** and **your** tenant;
- any hotel charges for food, drink and entertainment; or
- any charges that are not specifically mentioned in this section.

Fire-extinguishing equipment

We will pay up to S\$2,500 for the costs of refilling or replacing fire-fighting equipment used for putting out a fire in **your home**.

Removal of debris

After loss or damage covered under section 1 or 2, **we** will pay the up to the sum insured shown in the **schedule** for the costs and expenses **you** have to pay for the removal of debris, and for dismantling, demolishing, shoring up or propping up the **building** after loss or damage.

Replacement locks and keys

We will pay up to the sum insured shown in the **schedule** for the cost of replacing locks and keys damaged as a result of force being used to break into or out of **your home**, or in an attempt to break into or out of **your home**.

General conditions that apply to the whole policy

1. Automatic renewal of cover

Unless **you** or **we** cancel the **policy**, the cover will automatically be renewed each year, as long as **you** pay the premium when it is due. The definitions, benefits, terms, exclusions and conditions in force at the date of the renewal will apply to the cover from the date of the renewal.

2. Cancellation

We can cancel the policy by giving **you** 30 days' notice in writing. If **you** have not made a claim, **we** will refund the amount of premium that corresponds to the remaining **period of insurance**.

You can cancel the policy at any time by giving **us** 30 days' notice in writing. If **you** have not made a claim, **we** will refund a percentage of the premium paid. However, **we** will not pay any refund of less than S\$25 + GST.

The percentages **we** would pay are shown in the table below.

	How long the policy has been in force	Percentage of premium refunded (if the refund would be S\$25 + GST or more)
First year of the policy	Up to one month	80%
	Up to two months	70%
	Up to three months	60%
	Up to four months	50%
	Up to five months	40%
	Up to six months	30%
	Up to seven months	25%
	Up to eight months	20%
	Up to nine months	15%
	Up to 10 months	10%
	Up to 11 months	5%
	Up to 12 months	No refund
Subsequent years	As above, except the full premium is refunded for any unused period of 12 months.	

3. Personal information

We can pass any information **we** have about **you** to **our** associated people and companies, or any independent third parties within or outside Singapore, if **we** need to do so during the course of arranging or managing the **policy** and any claim.

4. Determining age

If **you** make a claim, **your** age and the age of any other **insured person** will be considered to be the age as at the time of the **accident**.

5. Interpretations

This policy document, the **schedule** and any endorsements or amendments **we** have issued should be read together. Any word or expression which has a specific meaning in any part of the **policy** has the same meaning wherever it appears in the documents.

6. Damage to data or software

Damage to property means physical damage to the structure of the property. This does not include damage to data or software, so the following are not covered by the **policy**.

- a) Loss of or damage to data or software, in particular any change in data, software or computer programs caused by a deletion, corruption or deformation of the original structure (including any indirect loss such as loss of business or earnings), unless the loss of or damage to data or software is a direct result of physical damage to property.
- b) Loss or damage resulting from a failure or fault in the functions, uses, availability or accessibility of data, software or computer programs (including any indirect losses).

7. Governing law

The **policy** will be governed by and interpreted in line with the laws in Singapore.

8. Keeping to the policy

We will only be liable under the **policy** if **you** and **your family** keep to all the terms, conditions and endorsements of the **policy**.

9. Payment before cover warranty

- a) The premium for the **policy** must be paid to **us**, or the intermediary **you** took the **policy** out through, on or before the start date or renewal date of the **policy**. The premium will be considered to have been paid when:
 - cash for the premium is handed over to **us** or the intermediary;
 - a cheque for the premium is handed over to **us** or the intermediary and is not returned unpaid;
 - a credit-card or debit-card payment for the premium is approved by the card issuer; or
 - an electronic transfer or online payment goes through.
- b) If the premium due is not paid on or before the start date or renewal date of the **policy**, no cover will be provided, regardless of any payment **you** make after that date.

10. Reasonable care

You and **your family** must take all reasonable care and precautions to protect the safety of yourselves and all property insured.

11. Contracts (Rights of Third Parties) Act 2001

The policy conditions cannot be enforced by anybody other than **you** (or **your** estate after **your** death) or **us**.

12. Duty of disclosure

You must give **us** all complete and accurate facts we ask for, otherwise you may not receive any benefit from **your policy**. The information you give us must not be misleading, and we will consider you not to have met this duty if you fail to tell us anything you would reasonably be expected to know.

General exclusions that apply to the whole policy

1. The **policy** does not cover any claims directly or indirectly caused by, or arising from or in connection with, the following.
 - a) Nuclear weapon.
 - b) Ionizing radiation, toxic contamination or radioactive contamination from nuclear fuel or the nuclear waste from burning nuclear fuel.

- c) Any part of **your home** or any insured property being confiscated, seized, detained or occupied by any government authorities.
- d) War, invasion and hostilities (whether war is declared or not), civil war, civil commotion, rebellion, revolution, uprising or overthrowing of power.

If **we** think that this exclusion prevents the **policy** from covering any loss or damage, the loss or damage will not be covered unless **you** can prove that this exclusion does not apply.

- e) Indirect or consequential loss or damage of any kind, unless any part of the **policy** states otherwise.
- f) The deliberate behaviour, act or failure to act of **you** or any member of **your family**.
- g) Pressure waves caused by aircraft or other devices travelling at or above the speed of sound.
- h) Landslip and subsidence.
- i) Unexplained disappearance, or any shortage due to mistakes, changes in exchange rate, wear and tear, depreciation (loss of value over time or with use), the process of cleaning, dyeing, repairing or restoring any item, the action of light or atmospheric conditions, moths, insects, vermin or any other gradual cause.
- j) Repairs or replacements the town council or management corporation strata title (MCST) is responsible for.
- k) All or any part of **your home** being used for a purpose other than residential.

2. **Communicable disease**

Regardless of anything to the contrary set out in this policy document, the **policy** does not cover any actual or alleged loss, liability, damage, disease, **injury** or death, costs or any amounts **you** have to pay, if directly or indirectly caused by, arising from or in connection with a communicable disease, or the fear or threat of a communicable disease.

For the purpose of this exception, a communicable disease is any disease which can be spread from one organism to another by a substance or agent, including a virus, bacterium, parasite or organism, whether living or not, and where:

- the method the disease spreads by, whether directly or indirectly, includes through droplets or particles in the air, bodily fluids or contact with any surface or object – solid, liquid or gas; and
- the disease, substance or agent can cause bodily injury, illness, emotional distress, damage to health or well-being, or damage to property.

3. **Cyber loss**

Regardless of anything to the contrary set out in this policy document or any endorsement, the **policy** does not cover cyber loss.

Cyber loss means actual or alleged loss, damage, liability, disease, injury or death, costs or any amounts **you** have to pay, if directly or indirectly caused by, or arising from or in connection with, any:

- unauthorised or malicious act;
- threat of, or false statement relating to, any unauthorised or malicious act or acts;
- error, omission or accident; or
- act of not meeting legal or regulatory requirements;

involving any person or group having access to or using any data or computer system.

For the purpose of this exception, a computer system is any computer, hardware, software, application, process, code, program, information technology, communications system or electronic device. This includes any associated device, equipment or system, including routers, data-storage devices, networking equipment or back-up facilities.

4. **Electronic date**

The **policy** does not cover any claims directly or indirectly caused by or arising from any computer, electronic equipment, microchip, circuit, device or software failing to:

- correctly recognise any date;
- save or correctly interpret, process or apply any data, information or instruction as a result of any date being wrong; or
- save or correctly interpret, process or apply any data as a result of any command or program not working on or after a particular date.

5. **Sanctions**

We will not be considered to have provided cover, and will not be liable to pay any claim or provide any benefit under the **policy**, if doing so may, in **our** opinion, lead to **us** breaking or going against any sanction, prohibition, restriction or regulations set out by any state, country or organisation that operates across national borders (sanctions).

If **you, your family** or any party associated with the **policy**, such as a policyholder, beneficial owner, **insured person** or beneficiary (an associated party):

- is marked or listed as a person that sanctions apply to;
- is involved in any way, whether directly or indirectly, with a party that sanctions apply to; or
- has been charged, found guilty or had judgment taken against them under any local or foreign law or regulations that give effect to sanctions;

we may decide to do one or more of the following without having any liability to **you** or any associated party.

- a) Cancel any policy, contract, transaction or business, or treat it as if it had never existed
- b) Close-out any financial product or investment
- c) Cash in any financial product or investment
- d) Hold back any payment, transfer of money, refund or benefit
- e) Suspend any payment, transfer of money, refund or benefit
- f) Refuse or reject any transaction or request
- g) Take any step or action necessary to remove, reduce or minimise the possibility of **us** breaking or going against any sanctions

You and any associated party (or both) will indemnify **us** (fully compensate and not hold **us** responsible) for any and all losses, damages, costs and expenses which **we** may suffer as a result of or in connection with **your** or any associated party's actions or failure to act in relation to the sanctions, or **us** taking any of the actions a) to g) above.

6. **Terrorism**

Regardless of anything to the contrary set out in this policy document or any endorsement, the **policy** does not cover any actual or alleged loss, damage, cost or expense directly or indirectly caused by, resulting from or in connection with terrorism.

For the purpose of this exception, terrorism is any action or threat of action, whether or not it involves force or violence, that is:

- committed for political, religious, ideological or similar purposes;
- intended to influence any government; and
- designed to scare or intimidate the public or any section of the public.

The **policy** also does not cover any loss, damage, cost or expense directly or indirectly caused by or in connection with action taken to control, prevent or suppress any act of terrorism.

If **we** think that this exception prevents the **policy** from covering any loss, damage or liability, and **you** disagree, **you** must provide proof that this exception does not apply. If **you** don't, the loss, damage, cost or expense will not be covered.

If any part of this exception cannot be enforced, the rest of it will still apply and can be enforced.

7. **Asbestos**

The **policy** does not cover any actual or alleged loss, damage or liability directly or indirectly caused by, or arising from or in connection with, asbestos.

Claim conditions that apply to the whole policy

1. **Abandonment of claim**

If **we** reject any claim under the **policy**, and the matter is not referred to arbitration (as set out below) within 12 calendar months from the date of **our** decision, that claim will be considered to have been abandoned and **you** cannot continue with it.

2. **Arbitration**

Any dispute arising out of or in connection with the **policy** must be referred to the Financial Industry Disputes Resolution Centre Ltd (FIDReC).

If the dispute cannot be brought before or dealt with by FIDReC, it will be settled by arbitration in Singapore, in line with the Arbitration Rules of the Singapore International Arbitration Centre (the SIAC Rules) in force at the time.

The arbitration will be conducted in English by three arbitrators in Singapore.

3. **Reporting claims**

If anything that could give rise to a claim under the **policy** happens, **you** (or **your** personal representatives, in the case of a claim under section 4) must do the following.

- a) Give **us** written notice of the event as soon as possible, which must be within 14 days.
- b) If there has been any loss of money, or any theft, malicious damage or vandalism (or any attempt to do such things), report the matter to the police.
- c) Provide full details of the event, in writing, as soon as possible. **You** will need to pay any expenses of providing the information **we** need.
- d) Immediately send **us** every letter, writ, summons or other document **you** or any member of **your family** receives in connection with the claim, without responding to it.
- e) Give **us** all the information **we** reasonably need and ask for.
- f) In the case of a claim under section 3, give **us** all the information and assistance **we** need to settle or defend any claim against **you**, or to make a claim, in **your** name, against a third party.

You or **your** personal representative, as appropriate, must not:

- pay, or agree to pay, any costs for making good any loss or damage, unless **we** have agreed to this in writing; or
- negotiate, pay or settle any claim, admit any blame, or offer or promise any payment, without **our** permission in writing.

4. **Keeping to the policy**

We will only be liable under the **policy** if **you** keep to all the terms, conditions and endorsements.

5. **Fraud**

If any claim under the **policy** is false or fraudulent in any way, **we** will not pay the claim and all cover under the **policy** will end without a refund of premium.

6. Other insurance

The **policy** does not cover any loss, damage or liability which is insured by any other insurance (or would have been if **you** did not have the **policy**), except for any amount over that which would have been paid under all other insurances if **you** did not have the **policy**.

If **you** have more than one policy with **us** that covers the same benefit, **we** will only pay from one policy. If the benefit amounts are different under **your** policies with **us**, we will pay the highest benefit amount.

This condition does not apply to section 4 – Family personal accident.

7. Our rights in proceedings

We are entitled to do the following.

- a) When any loss or damage covered under section 1 or 2 happens, **we** can enter any building the loss or damage happened in, take possession of the damaged property, and deal with that property in a reasonable way **we** see fit.
- b) **We** can act on **your** behalf, and in **your** name, to conduct, control and settle any claims made against **you**. **We** can also start proceedings in **your** name, but at **our** expense and for **our** benefit, to recover compensation from any third party liable for anything covered by the **policy**.
- c) For claims under section 3, when **we** have paid **you** the sum insured shown in the **schedule** for section 3, or any smaller amount the claim was settled for, **we** will have no further control of or liability under that section in connection with the claim, except for costs or expenses that can be recovered from **you** or that **we** agreed to in writing before we settled the claim.

8. Our rights of recovery

We can recover, from **you** or **your** legal representatives, the full amount which **we** paid for any claim and that **we** were not liable to pay.

9. Taking over your rights of recovery

When **we** have paid a claim under the **policy**, **we** have all rights to recover the amount **we** paid from any person, company or organisation liable for the loss, damage or **injury**. **You** must not take any action that would affect these rights, and **you** must give **us** all the help and information **we** need to recover the amounts due to **us**.

10. Transfer of interest

Unless any part of the **policy** states otherwise, nothing in this policy document gives anyone other than **you** and **your** legal representative any rights against **us**.

You cannot transfer **your** rights, benefits and claims under the **policy** without **our** permission in writing.

If any claim under the **policy** relates to the property of any person other than **you**, that person cannot make the claim and **we** are not obliged to make any claim payment to them. **We** will have no liability to any person other than **you**. **You** must make all claims. When **we** settle a claim, all **our** liability for that claim will end.

Policy Owners' Protection Scheme

This **policy** is protected under the Policy Owners' Protection Scheme which is administered by the Singapore Deposit Insurance Corporation (SDIC). Protection is automatic for **your policy**, **you** do not need to take any action. For more information on the benefits covered under the scheme, contact **us** or visit the General Insurance Association website (www.gia.org.sg) or the SDIC website (www.sdic.org.sg).