



## ePROTECT *home pro*

### General Terms

1. This Policy, Schedule, Endorsement, application, proposal form, declaration and attached papers together with other statements in writing, if any, are evidence of the contract between You and Us and shall hereinafter be referred to as the "Policy". The proposal made to Us in connection with this Insurance shall be the basis and forms part of this contract.
2. This Policy, Schedule, Endorsement, application, proposal form, declaration and attached papers together with other statements in writing, if any, are to be read as one document and any word or expression to which a specific meaning has been attached in any part shall bear the same meaning wherever it appears.
3. Provided that You pay the premium in full and We agree to accept it, We shall provide the respective Insurance in the terms set out in this Policy.
4. The conditions which appear in this Policy, Schedule and Endorsement, if any, are part of the contract and must be complied with. Failure to comply may mean that You shall not be able to claim under this Policy.
5. Any word denoting a singular pronoun shall also mean to include the plural.

### Payment Before Cover Warranty (Applicable To Individual Policyholders Only)

1. The premium due must be paid to the Insurer (or the intermediary through whom this Policy was effected) on or before the inception date ("the inception date") or the renewal date of the coverage. Payment shall be deemed to have been effected to the Insurer or the intermediary when one of the following acts takes place:
  - (a) Cash or honoured cheque for the premium is handed over to the Insurer or the intermediary;
  - (b) A credit or debit card transaction for the premium is approved by the issuing bank;
  - (c) A payment through an electronic medium including the internet is approved by the relevant party;
  - (d) A credit in favour of the Insurer or the intermediary is made through an electronic medium including the internet.
2. In the event that the total premium due is not paid to the Insurer (or the intermediary through whom this Policy was effected) on or before the inception date or the renewal date, then the insurance shall not attach and no benefits whatsoever shall be payable by the Insurer. Any payment received thereafter shall be of no effect whatsoever as cover has not attached.
3. In respect of insurance coverage with Free Look provision, the policyholder may return the original policy document to the Insurer or intermediary within the Free Look period if the policyholder decides to cancel the cover during the Free Look period. In such an event, the policyholder will receive a full refund of the premium paid to the Insurer provided that no claim has been made under the insurance and the cover shall be treated as if never put in place.

## General Definitions

**Accident/Accidental** means an unforeseen event of violent, accidental, external and visible nature, occurring during the Period of Insurance, which results in Bodily Injury or death.

**Act of Terrorism** means an act, including but not limited to the use of force or violence and/or the threat thereof, of any person or group(s) of persons, whether acting alone or on behalf of or in connection with any organization(s) or government(s), committed for political, religious, ideological or similar purposes including the intention to influence any government and/or to put the public, or any section of the public, in fear.

**AWP Services Singapore Pte. Ltd.** is a third party provider contracted by Us to provide Emergency Home Assistance service and Multi-appliances Home Protector service to our ePROTECT *home pro* policyholders.

**Building** shall mean the private dwelling or residential flat and all domestic outbuildings, fixtures and fittings attached to the building, swimming pool, underground services, walls, gates and fences and all other domestic improvements of a structural nature at the Premise and for which You are legally responsible. All buildings are declared by You to be built of bricks, stone or concrete and roofed with concrete, slate, metal, asbestos or a composite of asbestos and other non-combustible mineral ingredient unless specially mentioned.

**Child** means any of Your unmarried dependent children aged between 1 and below 18 years or up to 25 years old if he or she is pursuing full-time education in a recognized tertiary institution and who is a member of the Household.

**Domestic Helper** refers to a domestic maid employed by You and staying at the address shown in the Schedule.

**Effective Date of Insurance** means the commencement date of insurance as specified on the Schedule.

**Endorsement** means written evidence of an agreed change to this Policy.

**Family** means Your spouse and children, and Your relatives permanently living with you at the address stated in the Schedule.

**Fungi** means any form of fungus including but not limited to all forms of mould or mildew and any mycotoxins, spores, scents, vapours, gases or substances including any by-products produced or released by it.

**Home / Dwelling** means a building occupied as private dwelling (house, flat or apartment) together with its garages and outbuildings, all used for domestic purposes at the address shown in the Schedule.

**Household** means all members of Your family and any other persons (other than paying guests or tenants) living with You permanently.

**Household Contents** shall mean any moveable household item belonging to You or any member of Your Household except for the following:

- a) Property more specifically insured under another policy.
- b) Motor vehicles and accessories, pedal cycles and watercraft.
- c) Money, deeds, bonds, bills of exchange, promissory notes, cheques, traveller's cheques, securities for money, stamps, certificates or documents of any kind, manuscripts, medals, contact lenses, hearing aids and livestock unless specially mentioned herein.
- d) Any part of the structure or ceilings of the building(s), wallpapers and the like or external television and radio antennae, aerials, aerial fittings, masts and towers.
- e) Any property the value of which is included in the Total Sum Insured on Renovation, fixtures and fittings or Building(s).
- f) Landlord's fixtures and fittings.

- g) Property owned or held in trust in connection with any business profession or trade.
- h) Livestock.

**Injury** means bodily injury caused solely and directly by an accident.

**Insured Perils** refer to the following:

- a) Fire, Lightning, Thunderbolt, Subterranean Fire.
- b) Domestic Explosion.
- c) Aircraft and other aerial devices and/or articles dropped therefrom
- d) Impact by any road vehicle not belonging to nor under the control of the You or any member of the Household.
- e) Bursting or overflowing of domestic water tanks, apparatus or pipes from within the property insured or containing property insured but excluding damage thereto and loss or damage occurring whilst Your Home is left unoccupied for more than sixty (60) days.
- i) Theft accompanied by actual violent and forcible entry or any attempt to break in excluding loss or damage occurring whilst Your Home is left unoccupied for more than sixty (60) consecutive days.
- j) Hurricane, Cyclone, Typhoon and Windstorm including flood or overflow of the sea occasioned thereby.
- k) Earthquake or Volcanic Eruption including flood or overflow of the sea occasioned thereby.
- l) Subsidence or Landslip caused by Flood only but excluding the first \$10,000 or 10% of the claim cost whichever is higher for each and every loss.
- m) Riot, Strike, Civil Commotion not amounting to a popular uprising, strike or labour disturbance.
- n) Malicious persons and vandals except for loss or damage occurring while Your Home has been unoccupied for more than sixty (60) days whether consecutively or not in any one Period of Insurance and/or loss or damage caused by the willful or dishonest act of You and/or Your Household or with the connivance of You and/or Your Household.
- o) Falling trees or branches but not loss or damage caused by falling or looping of trees by You or on Your behalf.
- p) Smoke damage to the property insured by fire directly caused by smoke due to a sudden, unusual and faulty operation of any heating or cooking unit while in Your Home excluding damage thereto.
- q) Accidental Damage to all electrical and electronic appliances.

**Money** means cash, coins, bank notes, currency notes, promissory notes, cheques, traveler cheques, money orders, postal orders, deeds, bonds, crossed banker's draft belonging to You or for which You have accepted responsibility and held for personal purposes.

**Period of Insurance** means the period during which the coverage under this Policy is effective, as stated in the Schedule.

**Renovation** means improvements and additions within Your Home made by You as owner or by any former owner of Your Home in the form of fixtures and fittings including flooring, built-in wardrobes and air-conditioners, but does not include any part of the building.

**Schedule** means documents with details of the Insured, type of cover and Period of Insurance which forms part of the policy.

**Sum Insured** refers to the maximum amount which You are insured as shown in the Schedule.

**Valuables** shall mean jewellery, watches, curios, works of art, furs, antiques, stamps or coins collections and other collectible items, manuscripts, medals, items of gold, silver or other precious stones, platinum, paintings, fine glassware and crystal, tapestries, antiques and other collectible property that are kept in Your Home.

**We, Our and Us** refer to Etiqa Insurance Pte. Ltd., (Company Reg. No. 201331905K) the Company providing this insurance.

**You/Your/Insured** means the Insured named in the Schedule.

**Section 1: Building & Renovation**  
**(The Cover Provided By This Section Is Operative Only If Shown On The Schedule)**

We will pay You for physical loss or damage to the Building and Renovation caused by any of the Insured Perils. Our maximum liability during any one policy year in respect of this section shall not exceed in the aggregate the Sum Insured stated in the Schedule.

Subject to an excess of \$100.00 each and every loss or damage.

**Section 2: Household Contents**  
**(The Cover Provided By This Section Is Operative Only If Shown On The Schedule)**

We will pay You and Your Household for physical loss or damage to Household Contents, caused by any of the Insured Perils. Our maximum liability during any one policy year in respect of this section shall not exceed in the aggregate the Sum Insured stated in the Schedule. Subject to an excess of \$100.00 each and every claim.

**Extensions to Section 1 & 2**  
**(The following additional covers are applicable if you are covered under Sections 1 &/or 2)**

Coverages	Sum Insured
Removal of debris	We will pay up to 10% of the total Sum Insured for Building & Renovation and Household Contents under Section 1 & 2 during any one policy year for the costs incurred for removal of debris if there has been damage caused by an Insured Peril.
Alternative accommodation / Loss of Rent	<p>If Your Home is made uninhabitable by any Insured Peril, We will pay the reasonable cost of up to 15% of the total Sum Insured under Section 1 &amp; 2 during any one policy year for:</p> <ul style="list-style-type: none"> <li>(a) the necessary cost of reasonable alternative accommodation for You and Your Household subject to a limit of \$350 per day;</li> <li>(b) the necessary cost of temporary storage of Your furniture;</li> <li>(c) rent which continues to be payable by You;</li> <li>(d) loss of rent otherwise payable to you.</li> </ul> <p>This insurance shall not apply to any costs incurred beyond three (3) consecutive months commencing from the date of loss or damage to Your HDB flat while Your Home remains uninhabitable due to damage to Your Home caused by an Insured Peril.</p>
Temporary cover for new improvements	We will pay You up to 10% of the Sum Insured for Building & Renovation under Section 1 in respect of any one loss for the costs incurred to repair, reinstate or to replace the part of the building or renovation if there is a loss of or damage to the new alterations, additions and improvements of Your Building or Renovation caused by any of the Insured Peril within 60 days after making these alterations, additions and improvements.
Professional fees	<p>If there is a loss of or damage to the Building of Your Home caused by any of the Insured Peril, We will pay up to 10% of the Sum Insured under Section 1 during any one policy year for professional fees of architects, consultants, surveyors and legal fees as prescribed by the respective professional institutes for assessment or advice on the repair or reinstatement of the Building of Your Home.</p> <p>We will not pay for any fees incurred in preparing documents for the purpose of sending Us a claim.</p>

Conservancy charges	If Your Home becomes uninhabitable due to damage caused by an Insured Peril, We will indemnify You for the monthly service and conservancy charges payable towards the maintenance and upkeep of the common property up to \$500 in aggregate in respect of any one loss.
Accidental breakage of mirrors and fixed glass	We will pay up to \$1,000 in respect of any one loss for accidental breakage of mirrors (other than hand held mirrors), fixed glass and glass tops of furniture in Your Home.
Loss of or damage to contents while being temporarily removed from the premises	<p>We will cover Your Contents while temporarily removed from Your Home for up to ninety (90) days subject to the following;</p> <p>(a) up to \$500 per item; and  (b) up to 15% of the Sum Insured for Contents only under Section 2;</p> <p>in respect of any one loss.</p> <p>We will not pay for loss of or damage to Your Contents:</p> <p>(a) while being loaded, unloaded or transported;  (b) due to theft unless someone has broken into the alternative premise.</p>
Loss of or damage to contents belonging to Your Domestic Helper	We will pay up to \$2,500 for any one loss during the Period of Insurance caused by an Insured Peril subject to a per item limit of \$500.
Replacement of locks and keys	We will pay up to \$500 in respect of any one loss for the replacement and installation of locks and keys to the external doors of Your Home if there is loss or damage caused by an Insured Peril.
Deterioration of frozen food in the freezer or refrigerator	<p>We will pay up to \$500 in respect of any one loss for the cost of replacing deteriorated frozen food in Your deep freezer or freezer section of Your refrigerator at Your Home subject to the following;</p> <p>(a) the freezer or refrigerator must not be more than 5 years old;  (b) the frozen food is damaged due to mechanical breakdown or failure of the freezer or refrigerator.</p> <p>We will not pay for loss or damage:</p> <p>(a) caused by the deliberate act of any power supply authority in restricting or withholding of power;  (b) caused by deliberate or negligent act by You and/or any member of Your Household.</p>
Unauthorised transactions on your stolen ATM or credit card	<p>We will pay up to \$1,000 for any monetary losses incurred by You and/or any member of the Household against unauthorised use of credit cards or ATM cards following a theft at Your Home.</p> <p>We will not pay for any loss:</p> <p>(a) if the incident is not reported to the police within 24 hours of discovery;  (b) unauthorised use by any member of Your Household residing in Your Home;  (c) if you have recovered the losses from the credit card or ATM card issuing bank.</p>

Medical expenses for injury due to an insured peril	We will reimburse you up to \$1,500 (or up to the Sum Insured stated in the Schedule if add-on is opted) in respect of any one loss for medical treatment if You or any member of Your Household suffer an injury or sickness within the Home which is caused by any of the Insured Peril during the Period of Insurance.
Loss of pedigree pet	<p>We will pay up to \$500 in respect of any one loss for accidental death of the cat or dog that the Household keeps as a domestic pet in Your Home. Your cat or dog must be licensed and registered with the Agri-Food &amp; Veterinary Authority of Singapore (AVA). You are required to submit the documentary proof of ownership of the pet in the event of claim.</p> <p>We will not pay for death of the domestic pet due to:</p> <ul style="list-style-type: none"> <li>(a) natural causes, illness or disease;</li> <li>(b) an intentional act by or under the order of any government or public authority;</li> <li>(c) an intentional act by You or any member of the Household.</li> </ul>
Emergency cash allowance	If Your Home is uninhabitable for at least 5 days due to damage caused by an Insured Peril, We will pay \$500 per household in respect of any one loss for the purchase of essential items of clothing or personal effects. The uninhabitable status should be assessed by Us.
Loss of money (Due to forcible entry to your home)	<p>We will pay up to \$750 in respect of any one loss against theft of personal Money belonging to You or any member of the Household following actual forcible and violent entry occurring at your Home.</p> <p>We will not pay for:</p> <ul style="list-style-type: none"> <li>(a) losses if the incident is not reported to the police within 24 hours of discovery;</li> <li>(b) Money belonging to You and any member of the Household in connection with any business or commercial purpose;</li> <li>(c) losses committed by any member of the Household.</li> </ul>
Valuables	<p>We will pay for loss or damage up to the following :</p> <ul style="list-style-type: none"> <li>(a) 30% of the sum insured for Contents in aggregate in respect of Valuables during any one policy year;</li> <li>(b) \$1,000 for any one article (excluding the first \$100 of each and every loss) during any one policy year.</li> <li>(c) works of art, paintings, fine glassware and crystal, tapestries, antiques and other collectible property, shall not exceed \$200 per item and 5% of the Sum Insured for Contents during any one policy year.</li> </ul>
Stress payment	We will pay You up to \$500 in respect of any one loss if Your Building, Renovation or Contents under Section 1 and 2 are completely and totally damaged by any of the Insured Peril, provided that We must also agree to pay a valid claim for Your loss of or damage to the Building, Renovation or Contents under Section 1 or 2 for the same event.
Damage to security system	We will pay You up to \$750 in respect of any one loss for loss or damage to security system of Your Home as a result of theft or any attempt thereat.

Fire extinguishing expenses	We will pay up to \$3,000 in respect of any one loss to cover cost of replenishment of firefighting appliances associated with the extinguishment or prevention of the fire and destruction to such appliances.
Home quarantine allowance	<p>We will pay an allowance in the event You or Your Household is served a Home Quarantine Order in Singapore by a government or public authority, provided always that the person served with the Home Quarantine Order in Singapore must be living at the Building immediately prior to the serving of such Order.</p> <p>Our maximum liability under this benefit is \$25 per day per person, up to 14 days during any one policy year.</p> <p>The amount paid out for this benefit will not be deducted from the Sum Insured under Section 1 and 2.</p>
Fraud or dishonesty of Domestic Helper	<p>We will pay up to \$750 in respect of any one loss for the monetary loss directly resulting from the act of fraud or dishonesty committed by Your Domestic Helper provided that:</p> <ul style="list-style-type: none"> <li>(a) the act of fraud or dishonesty must be committed during the Period of Insurance.</li> <li>(b) the act of fraud or dishonesty must be discovered during the Period of Insurance or within thirty (30) days after the policy expiry or within thirty (30) days after death, dismissal or expiry of employment contract of the Domestic Helper, whichever is the sooner.</li> <li>(c) discovery of any act of fraud or dishonesty must be reported to the police within 24 hours.</li> <li>(d) It is Your duty to prove that the monetary loss is a direct result of the act of fraud or dishonesty committed by the Domestic Helper.</li> </ul>
Fire brigade and ambulance expenses	We will pay up to \$500 in respect of any one loss for fire brigade and/or ambulance expenses arising from fire or theft or attempted theft at the insured premises except the first \$50 of each and every loss.
Emergency replacement of personal computer	On Your request, We will pay advance payment of up to \$3,000 in respect of any one loss following a loss of a personal computer which is covered under Section 2, provided that You produce a statement of claim certified by the assessor appointed by Us.
Hospital cash (Hospitalization due to home accidents)	<p>We will pay a Hospital Cash benefit of \$50 (or up to the Sum Insured stated in the Schedule if add-on is opted) per day per person up to 10 days during any one policy year in respect of any one loss in the event that You or Your Household suffers injury requiring confinement in a Hospital for a continuous uninterrupted period of at least 24 hours upon the advice of a qualified medical practitioner for which the hospital makes a charge for room and board.</p> <p>For the purpose of this benefit, a hospital means: A lawfully operating institution for the care and treatment of sick and injured persons, which has 24 hours nursing services by registered graduate nurses, one or more qualified medical practitioners available at all times and organized facilities for diagnosis and major surgery, which shall not primarily be a clinic, a place for alcoholics or drug addicts, a nursing, rest or convalescent home, home for the aged or similar establishment.</p>

	<p>We are not liable if:</p> <p>(a) the deceased was more than 70 years old at the time the Injury occurred.</p> <p>(b) death is consequent upon:</p> <ul style="list-style-type: none"> <li>i. suicide or any attempted suicide;</li> <li>ii. self-inflicted injury;</li> <li>iii. the effects of intoxicating liquor or illegal drugs;</li> <li>iv. pregnancy, childbirth;</li> <li>v. any kind of diseases or illness;</li> <li>vi. pre-existing physical or mental defects or infirmity including insanity.</li> </ul> <p>(c) death is caused while You, Your spouse or Child(ren) were engaging in or taking part in:</p> <ul style="list-style-type: none"> <li>i. any naval, military or air force service or operation;</li> <li>ii. air travel except as a fare-paying passenger in a fully licensed passenger carrying aircraft;</li> <li>iii. any trade, technical or sporting activity or as crew, all in connection with an aircraft;</li> <li>iv. any kind of race (other than on foot or swimming) or trial of speed or reliability,</li> <li>v. dangerous sports such as parachuting, hang gliding, mountaineering, rock climbing;</li> <li>vi. winter sports;</li> <li>vii. sports in a professional capacity.</li> </ul>
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**Exclusions applicable to Section 1 & 2:**

We will not be liable in respect of any:

- a) Loss or damage to plans, drawings, designs, patterns, models or moulds.
- b) Loss or damage to securities or documents of any kind, books of accounts or other business books, computer systems records.
- c) Loss or damage by wear and tear, depreciation, gradually operating cause, process of cleaning, repair or restoration.
- d) Loss or damage due to mechanical or electrical breakdown or derangement, except as provided for in the extension - Deterioration of frozen food in the freezer or refrigerator as stated above.
- e) Loss or damage due to scratching, denting, cracking of items of a brittle nature unless caused by fire or theft.
- f) Loss or damage to property or contents that are left in the open outside the confinement of Your Home.
- g) Loss or damage occurring while Your Home is unoccupied for more than sixty (60) days whether consecutively or not in any one Period of Insurance.
- h) Loss or damage caused deliberately by You or any member of the Household.
- i) Loss or damage to records or recording tapes and discs.
- j) Mysterious disappearance or unexplained loss.

**Section 3 : Worldwide Personal Liability and Tenant's Liability**

- 1. Personal Legal Liability
  - (a) We will pay up to the Sum Insured stated in the Schedule, for any one occurrence and in aggregate in respect of which You or any member of Your Household become legally liable to pay as compensation in Your or their capacity as a private individual or as occupiers of Your Home for:
    - (i) accidental death or bodily Injury to third party;
    - (ii) loss or damage to property which does not belong to You nor is under the charge or



control of You or any member of Your Household occurring anywhere in the world during the Period of Insurance.

- (b) We will also pay:
- (i) all legal cost and expenses of litigation recovered against You or any member of the Household by any claimant;
  - (ii) all costs and expenses of legal defence incurred by You or any member of the Household with Our written consent.

2. Tenant's Liability

We will pay up to the Sum Insured stated in the Schedule, for any one occurrence and in aggregate in respect of which You as a tenant of Your Home become legally liable as a result of a negligent act to pay for loss or damage to the:

- a) building, contents, fixtures and fittings belonging to the landlord while under Your occupation;
- b) all legal cost and expenses of litigation recovered against You or any member of the Household by any claimant;
- c) all costs and expenses of legal defence incurred by You or any member of the Household with Our written consent.

Under Section 3, We will not pay for:

- a) liability in respect of loss or damage to property belonging to or in the charge or under the control of You or any member of the Household, other than those described under Section 3 – Tenant's Liability.
- b) liability for death, injury or loss of or damage to property:
  - (i) arising out of any deliberate or malicious act;
  - (ii) arising from the ownership, possession or use of any mechanically propelled vehicle, lifts, elevator, motor vehicles, trailers, aircrafts, watercrafts or firearms;
  - (iii) arising out of Your or any member of the Household in respect of the employment, business or profession.
- c) fines, penalties, exemplary or punitive damages.

The aggregate amount We will pay in respect of item 1 – Personal Legal Liability and item 2 – Tenant's Liability under Section 3 arising from any one occurrence or series of occurrence in respect of any one Period of Insurance shall not exceed the Sum Insured stated in the Schedule.

#### Section 4: Family Accidental Death Protection

If You, Your legal spouse or Child suffers death due to Injury during the Period of Insurance occurring anywhere in the world, We will pay You or Your legal personal representative the benefits as described below if the death occurs within ninety (90) days of the Injury.

Our maximum liability is \$50,000 in the aggregate during the Period of Insurance subject to the following limits:

- a) You and Your spouse at \$20,000 each
- b) Your Child(ren) at \$10,000 each

We are not liable if:

- a) the deceased was more than 70 years old at the time the Injury occurred.
- b) death is consequent upon:
  - (i) suicide or any attempted suicide;
  - (ii) self-inflicted injury;
  - (iii) the effects of intoxicating liquor or illegal drugs;
  - (iv) pregnancy, childbirth;
  - (v) any kind of disease or illness;
  - (vi) pre-existing physical or mental defects or infirmity including insanity.

- c) death is caused while You, Your spouse or Child(ren) were engaging in or taking part in:
  - (i) any naval, military or air force service or operation;
  - (ii) air travel except as a fare-paying passenger in a fully licensed passenger carrying aircraft;
  - (iii) any trade, technical or sporting activity or as crew, all in connection with an aircraft;
  - (iv) any kind of race (other than on foot or swimming) or trial of speed or reliability,
  - (v) dangerous sports such as parachuting, hang gliding, mountaineering, rock climbing;
  - (vi) winter sports;
  - (vii) sports in a professional capacity.

**Section 5: 24-hour Emergency Home Assistance (Only Applicable for 3-Year & 5-Year Plan)**

If there is a sudden and/or unforeseen event at Your Dwelling and You are in need of Emergency Home Assistance services, the following referral and arrangement assistance services shall be available to You upon specific verbal notification by You to Etiqa Home Assistance hotline at 6702 2662. This hotline is available 24 hours, 7 days a week including Weekends and Public Holidays provided by AWP.

Information about the Insured and the Policy will be disclosed to AWP for the purpose of providing the Emergency Assistance service.

**Emergency Home Assistance service**

The Policy will cover You up to the limit of S\$400.00 per event and up to six (6) events per annum. We shall not be responsible for any third party expenses incurred that shall be the responsibility of the Insured.

We will not be liable in any way to any person for any loss or damage suffered directly or indirectly as the direct or indirect result of any assistance services provided, including any delay in the provision of the services.

- a) **Locksmith Assistance**  
 In the event that You are locked out of Your Insured Dwelling or You are experiencing broken key stuck in the lock, You shall contact AWP to arrange for a locksmith to assist You at Your Insured Dwelling.  
 Exclusion: This Service shall not extend to You who is locked out of Your bedroom in Your Insured Dwelling.
  
- b) **Plumbing Assistance**  
 In the event that Your Insured Dwelling contains clogged water supply or drainage system or there is a leak in the water pipe(s).  
 Exclusions: This Service shall not extend to You whose Insured Dwelling has
  - (i) a leaking water tap which requires refurbishing, or
  - (ii) leaking water heater/shower head, or
  - (iii) water leaking from the Insured Property's ceilings (exclusive of landed property)
  - (iv) concealed water pipe(s)
  
- c) **Electrical Assistance**  
 In the event of blackout due to lightning and circuit overload in Insured Dwelling or power supply circuit malfunctioning, AWP shall arrange for a competent electrician to attend to and repair the problems.  
 Exclusion: This Service shall not extend to failure or malfunction of electrical appliances like televisions, refrigerators, rice cookers, ovens, water heaters, etc.
  
- d) **Pest Control Services**  
 In the event that Insured Dwelling is infested with pests which are bees, wasps, hornets, rodents and termites, AWP shall arrange for a pest control services to remedy the situation.

Exclusions: The Policy shall not pay for such services made within the first three (3) months from the first inception date of cover and the service does not cover recurring termite infestation

We reserve the right at our absolute discretion to amend or terminate the Emergency Home Assistance service without notice.

**Section 6: Multi-appliances Home Protector  
(The Cover Provided By This Section Is Operative Only If Shown On The Schedule)**

It is hereby declared and agreed that by paying the additional premium, this Policy is hereby extended to provide coverage for repairs of Your home appliances (new and/or existing) due to mechanical and/or electrical failure or breakdown which results in the sudden stoppage of the appliance normal function and which necessitates repair to resume those functions within the Period of Insurance. Failure or breakdown that ultimately results from wear and tear is excluded from the scope of cover.

The coverage commences 30 days after the date of purchase and will terminate upon:

- a) The expiry of the policy or;
- b) The number of callouts has been reached, whichever is earlier

Your Policy covers up to 2 calls per annum and is limited to \$1,000 per callout repair service,

Appliances are defined as all major white & brown goods with value above \$200 such as television, refrigerators, chillers, freezers, washers, dryers, build-in ovens, hood & hobs, sound systems, ceiling fans and air-conditioners. The Appliance must be out of the manufacturer's original warranty and not be more than 6 years old.

**Exclusions applicable to Section 6:**

1. Appliances not defined as above.
2. Appliances still within the manufacturer's warranty period.
3. The first 30 days upon inception of the policy.
4. Replacement of the Appliance if it is non-repairable.
5. Accidental damage of any kind.
6. Call out charges where the authorized repair agent is unable to find a fault in the Appliance.
7. Any claims whereby, a failure to follow the manufacturer's recommended routine maintenance, inspection, cleaning, lubrication, external adjustments, installation, operation or any other instructions to the customer has been determined.
8. Non-operating and cosmetic items, paint, color, or Appliance finish; accessories used in or with the Appliance; external cables and cords; glass and lens; add-on options incorporated.
9. Unauthorized modifications made to the Appliance; altered serial numbers; repairs performed by a non-authorized repairer.
10. Repairs to hardware that has been added after the Appliance's original purchase.
11. Consumables including but not limited to batteries, bulbs, compact discs, digital tapes.
12. Screen burn caused by channel logos or other static images.
13. External faults such as rust, wiring, electrical connection or plumbing, piping, fitting, realigning of signal receivers (poor reception), and consequential loss of any kind.
14. Repairs necessitated by improper maintenance, accidental, intentional physical damage, damage by sand or water.
15. Burglary, theft, normal wear and tear, scratching, chewing, spilled liquids, corrosion, animal and insect infestation, fungi, wet or dry rot, or bacteria, misuse, neglect and abuse.
16. Failure caused by a voltage converter and /or applying incorrect voltage to the Appliance.
17. Any diagnosis where no defect has been found or noted.
18. Shipping charges, express service charges, transportation damage, removal, installation or reinstallation of the Appliance.
19. Any loss or damage to the Appliance resulting from an act of God including but not limited to natural disaster, fire, flood, war, invasion, act of foreign enemy, hostilities or warlike operations, civil war, civil commotion.

20. Water leakage due to blockage of drainpipe under normal use.
21. Foreign object damage.
22. Repairs to loudspeaker drive units when, in the opinion of the manufacturers, such damage has been caused by overdriving and/ or clipping distortion.
23. Loss, destruction or damage directly occasioned by pressure waves caused by aircraft and other aerial devices travelling at supersonic speeds.
24. Damage due to power surges.
25. Deterioration or spoilage of any food stored due to defect of a refrigerator.
26. Any loss or injury to a person or loss or damage to property or any incidental, contingent, special or any direct or indirect loss and consequential damages of any kind.

The services are provided by Our appointed assistance company. When assistance is required, please call Etiqa Home Assistance hotline at 6702 2662 to report the failure or breakdown. This hotline is available during office hours from 9am to 6pm (Monday to Friday) excluding Saturday, Sunday and Public Holidays provided by AWP. Our experience customer service representatives are ready to guide you through the service process.

To expedite service, please ensure that You have the details of Your Policy readily available before placing the call. To validate coverage, please ensure that You keep all the proof of purchase, such as sales receipts, invoices or warranty registration documentation.

We reserve the right at Our absolute discretion to amend or terminate the Multi-appliances Home Protector service without notice.

#### General Condition (Applicable to the Entire Policy)

1. **Duty of Care**  
You must take all reasonable steps to prevent loss or damage to property insured or prevention of injury under this Policy and to maintain such property in a proper condition.
2. **Transfer of Interest**  
You may not transfer Your interest in the Policy without Our written approval.
3. **Cancellation**  
This policy may be cancelled at any time at Your request in writing to Us and the premium shall be adjusted on the basis that We shall be entitled to receive or retain the customary short term premium or minimum premium stated in the Schedule (inclusive of GST), provided no claims have been made under the policy. No refund shall be given where a claim has been lodged under the policy.

We may also terminate the insurance by sending You seven (7) days' notice by registered letter to Your last known address and We shall be liable to refund a rateable proportion of the premium for the unexpired term from the date of cancellation.

4. **Automatic Reinstatement of Loss**  
In consideration of the insurance not being reduced by the amount of any loss, You shall pay the appropriate additional premium on the amount of loss from the commencement date of reinstatement to the date of expiry of the Period of Insurance.
5. **Basis of Settlement**  
A pair or set of items or articles is treated as one item.

We will settle Your claim, if any, either on an indemnity basis or, at Our option, new for old with provision for wear and tear deduction, if necessary.

6. **Free Look Period**  
You have fourteen (14) days from the date You receive this policy to examine the terms and conditions of the policy and may cancel the policy within the foregoing 14-day period by written request to Us in which case premiums paid will be refunded, if a claim has not been made

under the policy. If the policy is sent by post, it is deemed to have been delivered in the ordinary course of post. Where the policy is so cancelled, We will have no liability whatsoever under the cancelled policy and We will be entitled to recover any expense incurred by Us in underwriting the policy. This provision is not applicable to any policies with period of insurance of less than a year and renewals.

7. **Jurisdiction Clause**

No compensation for damage will be payable unless judgments are delivered by or obtained from a competent court of jurisdiction within Singapore.

8. **Misrepresentation/Fraud**

If Your proposal or declaration is untrue in any respect or if any material fact affecting that risk be incorrectly stated herein or omitted therefrom or if this Insurance, or any renewal thereof shall have been obtained through any misstatement, misrepresentation or suppression or if any claims made shall be fraudulent or exaggerated or if any false declaration or statement shall be made in support thereof then in any of these cases this Insurance shall be void.

9. **Notice of Claim**

A claim must be notified to us as soon as possible and in any case within thirty (30) days after the occurrence of any event which may give rise to a claim. To report a claim, please call 9695 1338 or 82188521.

10. **Admission Offer**

No admission, offer, promise or payment shall be made by You without Our written consent who shall be entitled if it so desires to take over and conduct on Your behalf the defence of any claim or prosecution or to prosecute in Your name for Our benefit any claims for indemnity or damages or otherwise against any Third Party, and shall have full discretion in the conduct of any proceedings in the settlement of any claims and You shall at Our request and at Our expense give all information and assistance as We may require.

11. **Burden of Proof**

In any action, suit or other proceeding where We allege that by reason of the provisions of these exclusions, any loss, damage or other contingency is not insured by this insurance, the burden of proving that such loss, damage or other contingency is insured shall be upon You.

12. **Full Value of Household Contents**

The Total Sum Insured declared by You represents not less than the full value of the insured Household Contents and Our total liability in respect of loss or damage thereto by all or any of the Perils during any one Period of Insurance shall not exceed the amount stated against each item respectively or in the aggregate the Total Sum Insured specified in the Schedule, or such other sum or sums as may be substituted therefor by Endorsement hereon or attached hereto signed by or on behalf of Us.

13. **Average**

If the Household Contents hereby insured shall, at any time of any loss, be collectively of greater value than the Sum Insured thereon, then You shall be considered as being Your own insurer for any difference, and shall bear a ratable proportion of the loss accordingly. Every item, if more than one, of the Schedule shall be separately subject to this condition.

14. **Other Insurances**

You shall give notice to Us of any insurance or insurances already effected, or which may subsequently be effected, covering any of the property hereby insured and unless such notice be given and the particulars of such insurance or insurances be stated in or endorsed on this Policy by or on behalf of Us before the occurrence of any loss or damage, all benefit under this Policy in respect of the property so insured shall be forfeited.

If at the time of any accident which results in a claim under this Policy there is any other insurance covering the same damage or liability or any part of it, We will only pay Our ratable proportion of the claim.

15. **Contract(Rights of Third Parties) Act 2001**

A person who is not a party to this Policy contract shall have no right under the Contracts (Rights of Third Parties) Act 2001 to enforce any of its terms.

**General Exclusions (Applicable to the Entire Policy)**

We will not pay for any loss, damage or injury, or other contingency which is in any way due to:

1. **Acts of Authorities**

Loss or damage occasioned by confiscation commandeering requisition by the Government, any Public Municipal, Local Authority or on the order of such authorities.

2. **Abnormal Conditions/State of Emergency**

Any loss, damage or other contingency happened during the existence of abnormal conditions or state of emergency as declared by the local authorities (whether physical or otherwise) which is occasioned by or through or in consequence, directly or indirectly, of any of the said occurrences except to the extent that You shall prove that such loss, damage or other contingency happened independently of the existence of such abnormal conditions or state of emergency as declared by the local authorities.

3. **War, Invasion and Civil Commotion**

- a) War, invasion, act of foreign enemy, hostilities or warlike operations (whether war be declared or not), civil war and
- b) Civil commotion assuming the proportions of or amounting to a popular uprising, military rising, mutiny, insurrection, rebellion, revolution, military or usurped power, martial law or state of siege or any of the events or causes which determine the proclamation or maintenance of martial law or state or any act of any person acting on behalf of or in connection with any organization with activities directed towards the overthrow by force of the government de jure or de facto or to the influencing of it by terrorism or violence.

4. **Act of Terrorism**

Any loss, damage, cost or expense or consequential to the loss however caused or contributed by, resulting from or in connection with:

- a) Any Act of Terrorism, notwithstanding any provision to the contrary within this policy or any endorsement thereto;
- b) Any action taken in controlling, preventing, suppressing or in any way relating to any Act of Terrorism.

5. **Nuclear Risks**

- a) Any injury or any loss or destruction of or damage to any property whatsoever or any loss or expenses whatsoever resulting or arising therefrom or any consequential loss; and
- b) Any legal liability of whatsoever nature directly or indirectly caused by or contributed to by or arising from ionizing radiations or contaminations by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel. Solely for the purpose of this exclusion, combustion shall include any self-sustaining process of nuclear fission.
- c) Any accident, loss, destruction, damage or legal liability directly or indirectly caused by or contributed to by or arising from nuclear weapons material.

6. **Fungi, Wet or Dry Rot or Bacteria**

Any loss or damage to Your property or Your liability to third party for bodily injury or property damage directly or indirectly caused by or attributed to the presence, growth, proliferation, spread or any activity of Fungi, Wet or Dry Rot or Bacteria. Also excluded are: (a) any requirement by You to test for, monitor, clean up, remove, remediate, contain, treat, detoxify, neutralize, or in any way respond to, or assess the effects of, Fungi, Wet or Dry Rot or Bacteria and/or (b) any liability imposed on You by any government authority for any loss or damage caused by, arising out of, aggravated by or resulting from Fungi, Wet or Dry Rot or Bacteria.

7. **Gross Negligence, Criminal, Dishonest, Fraudulent, Malicious or Wilful Conduct**  
Any loss, damage or injury arising from or contributed to by gross negligence, criminal dishonest, fraudulent, malicious or willful act or omission by You or any member of Your Household or anyone who is authorized to gain access to Your Home.
8. **Consequential Loss**  
Consequential loss or damage of any kind.
9. **Repairs/Reinstatement Works by HDB**  
Any loss or damage to the Building which the HDB or HDB's appointed contractor has undertaken or is legally bound to repair or reinstate for those HDB properties insured under this policy.
10. **Sonic Bangs**  
Loss or damage by pressure waves caused by aircraft or other aerial devices travelling at sonic or supersonic speeds.
11. **Property Damage Clarification Clause**  
Property damage covered under this Policy shall mean physical damage to the substance of property. Physical damage to the substance of property shall not include damage to the data or software, in particular any detrimental change in data, software or computer programs that is caused by deletion, a corruption or a deformation of the original structure. Consequently the following are excluded from this Policy;
- a) Loss of or damage to data or software, but not limited to any detrimental change in data, software or computer programs that is caused by a deletion, a corruption or a deformation of the original structure, and any business interruption losses resulting from such loss or damage.  
Notwithstanding this exclusion, loss or damage to data or software, which is the direct consequence of insured physical damage to the substance of property, shall be covered.
  - b) Loss or damage resulting from an impairment in the function, availability, range of use or accessibility of data, software or computer programs, and any business interruption losses resulting from such loss or damage.
12. **Sanction Limitation and Exclusion Clause**  
We shall not be deemed to provide cover and We shall not be liable to pay any claim or provide any benefit hereunder to the extent that the provision of such cover, payment of such claim or provision of such benefit would expose the Company to any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of the European Union or United Kingdom or United States of America.
13. **Cyber Loss Absolute Exclusion Clause**
1. Notwithstanding any provision to the contrary within this contract, this contract excludes any Cyber Loss.
  2. Cyber Loss means any loss, damage, liability, expense, fines or penalties or any other amount directly or indirectly caused by :
    - 2.1 the use or operation of any Computer System or Computer Network;
    - 2.2 the reduction in or loss of ability to use or operate any Computer System, Computer Network or Data ;
    - 2.3 access to, processing, transmission, storage or use of any Data ;
    - 2.4 inability to access, process, transmit, store or use any Data ;
    - 2.5 any threat of or any hoax relating to 2.1 to 2.4 above ;
    - 2.6 any error or omission or accident in respect of any Computer System, Computer Network or Data.
  3. Computer System means any computer, hardware, software, application, process, code, programme, information technology, communications system or electronic device owned or operated by the Insured or any other party. This includes any similar system and any associated input, output or data storage device or system, networking equipment or back up facility.
  4. Computer Network means a group of Computer Systems and other electronic devices or network facilities connected via a form of communications technology, including the internet, intranet and virtual private networks (VPN), allowing the networked computing devices to exchange Data.
  5. Data means information used, accessed, processed, transmitted or stored by a Computer System.
  6. When this clause forms part of a reinsurance contract, Insured shall be amended to read Original Insured.

### Disputes Resolution

Any dispute arising from a matter that is related to or in connection with this Policy shall be referred to the Financial Industry Disputes Resolution Centre Ltd ("FIDReC"). This would apply as long as the dispute can be brought before FIDReC.

In the event that the dispute cannot be referred to or dealt with by FIDReC, it shall be referred to and resolved by arbitration in Singapore in accordance with the Arbitration Rules of the Singapore International Arbitration Centre which shall be applicable at that time.

### Policy Owner's 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 us or visit the General Insurance Association (GIA) or SDIC web-sites ([www.gia.org.sg](http://www.gia.org.sg) or [www.sdic.org.sg](http://www.sdic.org.sg))

### Personal Data Use

Any information collected or held by Us whether contained in Your application or otherwise obtained may be used and/or disclosed to Our associated individuals/companies or any independent third parties (within or outside Singapore) for any matters relating to Your application, any policy issued and to provide advice or information concerning products and services which We believe may be of interest to You and to communicate with You for any purpose. Your data may also be used for audit, business analysis and reinsurance purposes.

### Important Notice

In accordance with the Insurance Act, we would remind you that you must disclose to us fully and faithfully all the facts you know or could reasonably be expected to know, otherwise you may not receive any benefit from this Policy.

**Etika Insurance Pte. Ltd.** (Company Reg. No. 201331905K)  
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