



HOME GUARDIAN INSURANCE POLICY

1. This Policy, Table of Benefits and Endorsement, if any, are evidence of the contract between You (the Policyholder) and Us. The proposal made to Us in connection with this insurance shall be the basis and form part of this contract.
2. This Policy, Table of Benefits and Endorsement, 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 will provide the respective insurance in the terms set out in this Policy.
4. The conditions which appear in this Policy, Table of Benefits and Endorsement, if any, are part of this contract and must be complied with. Failure to comply may mean that You shall not be able to claim under this Policy.
5. The sections are only applicable when specified in the Schedule.
6. Any word denoting a singular pronoun shall also mean to include the plural.

PREMIUM BEFORE COVER WARRANTY

i. Applicable to Individual Policyholders

1. Notwithstanding anything herein contained but subject to clauses 2 and 3 hereof, it is hereby agreed and declared that the total premium due must be paid and actually received in full by the Company (or the intermediary through whom this Policy was effected) on or before the inception date ("the inception date") of the coverage under the Policy, Certificate, Cover Note or Endorsement.
2. In the event that the total premium due is not paid and actually received in full by the Company (or the intermediary through whom this Policy was effected) on or before the inception date referred to above, then the Policy, Renewal Certificate, Cover Note and Endorsement shall not attach and no benefits whatsoever shall be payable by the Company. Any payment received thereafter shall be of no effect whatsoever as cover never attached on the Policy, Renewal Certificate, Cover Note and Endorsement.
3. In respect of insurance coverage with "Free Look" provision, the Insured may return the original policy document to the Company or intermediary within the Free Look period if the Insured decides to cancel the cover during the "Free Look" period. In such an event, the Insured will receive a full refund of the premium paid to the Company provided that no claim has been made under the insurance.

ii. Premium Payment Warranty - Applicable to Corporate Policyholders

1. Notwithstanding anything herein contained but subject to clause 2 hereof, it is hereby agreed and declared that if the period of insurance is 60 days or more, any premium due must be paid and actually received in full by the Company (or the intermediary through whom this Policy was effected) within 60 days of the:
 - a. inception date of the coverage under the Policy Renewal Certificate or Cover Note; or
 - b. effective date of each Endorsement, if any, issued under the Policy, Renewal Certificate or Cover Note.
2. In the event that any premium due is not paid and actually received in full by the Company (or the intermediary through whom this Policy was effected) within the 60 day period referred to above, then:
 - a. the cover under the Policy, Renewal Certificate, Cover Note or Endorsement is automatically terminated immediately after the expiry of the said 60 day period;
 - b. the automatic termination of the cover shall be without prejudice to any liability incurred within the said 60 day period; and
 - c. the Company shall be entitled to a pro-rata time on risk premium subject to a minimum of S\$50.00.
3. If the period of insurance is less than 60 days, any premium due must be paid and actually received in full by the Company (or the intermediary through whom this Policy was effected) within the period of insurance.

GENERAL DEFINITIONS

Policyholder/You/Your

The Person named as Policyholder in the Table of Benefits.

Insured

You, Your spouse and Your children (including legally adopted children) and any family members permanently residing with You.

Company/We/Us/Our

Etiqa Insurance Berhad (T09FC0054K)

Endorsement

Written evidence of an agreed change to this Policy.

Period of Insurance

- a. one year starting from the effective date as shown in the Table of Benefits; or
- b. one year starting from the renewal date

Accidental Damage

Damage caused by external means, other than a deliberate-act of the Insured.

House

Building occupied as a private dwelling (house, flat or apartment) together with its garages and outbuildings, all used for domestic purposes at the address shown in the Table of Benefits.

Unoccupied

The House has not been lived in by the Insured or by any other person with the Insured's permission for ninety (90) consecutive days.

Money

Current legal tender Bank or currency notes, crossed cheques, postal and money orders, postal stamps used solely for private, social and domestic purposes.

TABLE OF BENEFITS				
Section	Coverage and Benefits	Gold (S\$)	Diamond (S\$)	Platinum (S\$)
1	Renovation, Fixtures & Fittings including Household contents (First Loss)	50,000	100,000	150,000
2	Loss of Money due to Theft	1,000	1,000	1,000
3	Replacement of Locks & Keys due to Break-in	1,000	1,000	1,000
4	Spoilage of Food and Drinks in Refrigerators or Freezers due to Malfunction	1,000	1,000	1,000
5	Fire Brigade and Ambulance Expenses	1,000	1,000	1,000
6	Accidental Death or Loss of Pedigree Pet	1,000	1,000	1,000
7	Accidental Damage to Fixed Glass & Mirror	2,500	2,500	2,500
8	Alternative Accommodation and/or Loss of Rent (Building)	15,000	20,000	25,000
9	Family Personal Liability (Worldwide – Excluding USA and Canada)	1,000,000	1,000,000	1,000,000
10	Family Personal Accident due to Accidental Death or Permanent Disablement (Worldwide)			
	a. For each Insured or Spouse (Age 18 to 65 years old)	30,000	30,000	30,000
	b. Each Child (max 3 children between 1 to 21 years old)	6,000	6,000	6,000
11	Contents Relocation - Transit Cover	5,000	5,000	5,000
12	Removal of Debris	10,000	15,000	20,000
13	Fire Extinguishing Expenses	10,000	15,000	20,000
	Optional Cover			
14	Building	Please refer to policy schedule	Please refer to policy schedule	Please refer to policy schedule
15	Personal Effects (Worldwide)	10,000	15,000	20,000

All benefits are subject to the terms and conditions of the policy wordings.

SECTION 1 : RENOVATION, FIXTURES & FITTINGS INCLUDING HOUSEHOLD CONTENTS (FIRST LOSS)

Definition

On Contents which means household furniture and furnishings, clothing, valuables and household contents of every description including bicycles, tenant's fixtures and fittings, telephone installations, gas and electric apparatus, personal computers and audio/video equipment belonging to you or for which you are legally responsible or the property of any permanent members of your household or the property of your domestic servants while contained within the Situation as specified in the Table of Benefits.

Contents do not include:

1. motor vehicles, caravans, trailers, aircraft or watercraft, or spare parts and accessories while attached to or in any of them;
2. any part of the structure of your Home;
3. animals;
4. contact lenses;
5. property used for the business trade or professional purposes unless specified in the Table of Benefits;
6. property in the open;
7. deeds, bonds, bills of exchange, stamps or coins collection, share certificates, money and other negotiable instruments
8. valuables
9. fixed glass and mirror

"Valuables" shall mean curios, pictures or other work of art, furs, jewellery, jades, gemstones, watches, gold or silver objects, antiques and the like.

"Money" shall mean bank or currency notes, coins, cheques, travellers' cheques, postal or money orders and postage stamps used solely for private, social and domestic purposes.

The following limits will apply in respect of loss or damage to valuables, musical instruments and photographic equipment;

For any one article - Up to 5% of the total contents sum insured unless specified in the Table of Benefits

For any one claim -Up to one third of the total contents sum insured unless specified in the Table of Benefits

Cover

We will pay for any accidental loss of or damage to the Contents at the Premise up to the Sum Insured on Section 1 unless the cause is specifically excluded.

Exclusions

We will not pay for:

1. loss or damage while the Premise or any part is:
 - a. loaned or let unless violent means are used to enter or leave the Premise
 - b. unoccupied for more than ninety (90) consecutive days.
2. loss or damage due to:
 - a. wear and tear, mildew, rot, corrosion, rust, gradual deterioration, insects and vermin or the action of light
 - b. washing, dyeing, cleaning, repairing, restoring, scratching or denting
 - c. domestic animals owned by you or are in your care custody and control
 - d. any heating or drying process
 - e. breakage of sports equipment while in use
 - f. mechanical or electrical breakdown
 - g. inherent fault or defective workmanship, material or design
 - h. infidelity or dishonesty on the part of you or any member of your family permanently residing with you or any of your employees
 - i. malicious acts committed by you or any member of your family permanently residing with you
3. loss or damage to films, tapes, cassettes, cartridges or discs other than for their value as unused material, unless purchased pre-recorded, when we will pay up to the maker's latest list price
4. the first S\$100.00 of each and every accidental loss or damage claim
5. consequential loss or damage of any kind.
6. valuables

Additional Benefits

Temporary Removal

We will pay for up to 15% of the Sum Insured on Contents for accidental loss or damage to Contents temporarily removed from the Premise for up to Thirty (30) days provided they are kept in a residential building, hotel or boarding house anywhere in Singapore

We will not pay for loss or damage to property:

- a. whilst in transit
- b. whilst being removed for sale or exhibition or to a furniture depositories
- c. whilst left in an unattended vehicle
- d. by theft unless it involves violence and forcible entry to or exit from a building

Cost of Alternative Accommodation

We will pay up to 30% of the Sum Insured on Contents for the necessary cost of reasonable alternative accommodation as a result of the Premise being uninhabitable from any cause covered by this Section of the Policy provided that you are not covered by Alternative Accommodation and/or Loss of Rent under Section 8 of this Policy.

Cover During Alterations and Repairs

We will continue to insure you whilst any workman is at the Premises during any minor extension, repair and/or renovation works.

Cost of Replacement of Title Deeds

We will pay for the cost of preparing new title deeds for your insured Premise if your title deeds are lost or damaged covered by this Policy while they are kept at your Premise or are held in a secure envelope or safe deposit box at a bank up to S\$3,000.

Automatic Reinstatement

Following a claim under this Section and subject to the payment of an additional premium, the sum insured will be automatically reinstated to the sum insured which applied prior to the loss or damage occurring.

Occupier's Liability

Legal Liability incurred by you (or by any member of your family ordinarily residing with you), as occupier of the Premise, to pay compensation in respect of:

- a. bodily injury to persons, including death or illness;
- b. loss or damage to property;

occurring during the currency of this insurance as a result of an accident in or about the Building, up to a total amount of S\$ 1,000,000.00 in respect of any one accident or series of accidents constituting one event, plus all law costs and expenses incurred by you with our written agreement or recoverable from you by any claimant

We will not pay for claims:

- a. arising out of ownership of the premises;
- b. where Liability insurance is required by Statute;
- c. for bodily injury, including death or illness, to:
 - i. any person who is a member of your family ordinarily residing with you;
 - ii. any employee of yours arising out of and in the course of such employment;
- d. for damage to property:
 - i. belonging to, under the charge or control of either you or any member of your family ordinarily residing with you;
 - ii. belonging to any person in your service or any other person indemnified by this Section;
- e. arising from any business, trade or profession;
- f. arising from liability assumed under an agreement, unless liability would have existed in the absence of the agreement;
- g. arising from the ownership or use of any:-
 - i. vehicle (other than a garden appliance not requiring registration);
 - ii. sailing craft or power driven watercraft;
 - iii. aircraft or aerial device;
- h. arising from vibration or interference with support of land, building or other property or subsidence or any earth movement

Claim Settlement applicable to Section 1:

We will pay the cost or replacement as new (or at our option we will replace as new) except for:

- a. Towels, curtains, bed and table linen, carpets, shoes, handbags and clothing where a deductible for wear and tear will be made.
- b. Items that can be economically repaired (including household linen and clothing) where the cost of the repair will be paid.

If at the time of any loss or damage the total cost of replacing all the Household Contents as new less in an allowance for wear and tear on towels, curtains, shoes, handbags, clothing, carpets and linen (replacement cost) is greater than the Total Sum Insured on Household contents. We will pay only that proportion of the loss which the Total Sum Insured on Household Contents bears to the replacement cost.

We will not pay for the cost of replacing or repairing any undamaged part of the Household Contents which forms part of a suite or part of a common design or function when the damage is restricted to a clearly definable area or to a specific part.

The maximum amount payable in respect of any one claim under any paragraph of Section 1 is the Total Sum Insured (less any amount deducted) subject to any limit shown in the Table of Benefits.

Basis of Settlement of claims**1. Replacement Value Clause**

In the event of loss of or damage to the Contents insured under this Section of the policy the basis upon which the amount payable under the policy is to be calculated shall be the cost of replacing the property of the same kind or type but not superior to or more extensive than the insured property when new.

2. First Loss

This policy is issued on a "First Loss" basis on the Contents up to an amount specified in the Table of Benefits being part of the total value.

SECTION 2: LOSS OF MONEY DUE TO THEFT

Money shall mean money belonging to the Insured kept inside the House and used solely for private, social and domestic purposes. The Company will pay up to S\$1,000 for loss of cash kept in locked drawers or safe arising from theft accompanied by forcible and violent entry and/or exit from the insured building except the first S\$100 of each and every loss, provided that the insured building is not left unoccupied for more than 30 consecutive days. A police report must be submitted within 24 hours of discovery. The Company will also cover for any hold-up or armed robbery within the Premise.

Coverage applicable to Section 2:

Money is insured against theft if only accompanied by actual forcible and violent breaking into or out of the House or any attempt thereat.

Exclusions applicable to Section 2:

- a. Loss or damage occurring whilst the House has been Unoccupied for more than ninety (90) days whether consecutively or not in any one Period of Insurance.
- b. Financial loss resulting from any credit / charge / debit cards being stolen or accidentally lost and subsequently used by someone other than the Insured.

SECTION 3: REPLACEMENT OF LOCKS AND KEYS DUE TO BREAK-IN

The Company will pay up to S\$1,000 for the cost of replacement and installation of damaged security system, locks and keys resulting from theft or attempted theft except the first S\$100 of each and every loss.

SECTION 4: SPOILAGE OF FOOD AND DRINK IN REFRIGERATORS OR FREEZERS DUE TO MALFUNCTION

The Company will pay up to S\$1,000 for loss or damage to food and drink due to deterioration caused by a change in temperature or contamination both arising from the malfunction of refrigerator or freezer occurring in the insured premises except the first S\$100 of each and every loss, excluding loss or damage arising from any deliberate act of the Insured or any refrigerator or freezer over 5 years old.

SECTION 5: FIRE BRIGADE AND AMBULANCE EXPENSES

The Company will pay up to S\$1,000 for fire brigade and/or ambulance expenses arising from fire or theft or attempted theft at the insured premise except the first S\$100 of each and every loss.

SECTION 6: ACCIDENTAL DEATH OR LOSS OF PEDIGREE PET

The Company will pay up to S\$1,000 in respect of accidental death (not resulting from any physical defect, or disease) or theft of the Insured's pedigree pet at the insured premise except for the first S\$100 of each and every loss. Documentary proof of ownership and pedigree are required in the event of a claim, provided that the insured building is not left unoccupied for more than 30 consecutive days.

SECTION 7: ACCIDENTAL BREAKAGE TO FIXED GLASS AND MIRRORS

The Company will pay up to S\$2,500 for accidental breakage (but not scratching) of fixed glass in windows, doors, fanlights, skylights, greenhouses, conservatories, verandahs and fixed mirrors (other than hand-held mirrors) in the Insured building except for the first S\$100 of each and every loss.

Exclusions applicable to Section 7:

We will not pay for:

- a. glassware, crystal, ornaments, vases, lamps, or crockery
- b. a picture tube or screen in a television or electronic visual display unit
- c. a ceramic or glass cooking top
- d. glass in a picture frame, painting, radio set or clock
- e. any item of travertine whether fixed or unfixed, tiles, bench tops, spas or hot tubs
- f. mobile cellular telephones
- g. any items which were wholly or partly in a defective condition at the time of the breakage

SECTION 8: ALTERNATIVE ACCOMODATION AND/OR LOSS OF RENT (BUILDING)

In the event the building being uninhabitable from any caused covered, the Company will pay for reasonable additional expenses incurred for alternative accommodation and/or rent which would have been otherwise payable to you during the period necessary to repair or reinstate the building, up to the sum insured under the Table of Benefits.

SECTION 9: FAMILY PERSONAL LIABILITY (WORLDWIDE EXCLUDING USA & CANADA)

The Insured is indemnified against liability at law:

For damages and/or claimants' cost in respect of accidental death of or bodily injury to any person or accidental damage to material property occurring during any one Period of Insurance caused by the personal negligence of the Insured anywhere in the world excluding USA and Canada.

The limit of indemnity for all damages and claimants' cost resulting from one original cause is S\$1,000,000. We will also pay for the defence cost and expenses incurred with our written consent.

In the event of death of the Insured, We will indemnify the Insured's legal personal representatives in respect of liability incurred by the Insured and covered by the Policy provided that the legal representative observes the terms of the Policy as far as they can apply.

Special Exclusions

This policy does not cover the following :

- a. Legal liability arising in connection with any motor vehicle, motor cycle, licensed aircraft or sea vessel
- b. Claims arising from any business, trade or profession
- c. Any express or implied warranty or agreement unless liability would have existed in the absence of such express or implied warranty or agreement
- d. Bodily injury (including death or illness) or loss of or damage to property to any member of your family ordinarily residing with you or with whom you ordinarily resides or to any of your employee arising out of or in the course of such employment
- e. Damage to property in your or any member of your family's care, control or custody
- f. Any punitive and exemplary damages
- g. Claims arising from the ownership or occupancy of any land or building.

SECTION 10: FAMILY PERSONAL ACCIDENT (WORLDWIDE)

If the Insured, legal spouse and all children shall sustain bodily injury caused by accidental external means anywhere in the world and within twelve months from the date of the accident shall solely and independently of any other causes resulting in death or disablement as defined, the Company will pay compensation in accordance with the Table of Benefits up to the capital sum insured for:

- a. For each Insured or Spouse (Age 18 to 65 years old) – S\$30,000
- b. Each Child (max 3 children between 1 to 21 years old) - S\$6,000

The maximum liability under this section shall be limited to S\$66,000 for any one accident and in the aggregate.

Exclusions applicable to Section 10:

We shall not pay for any Benefit under this Policy caused by or contributed to by or related to any of the following:

1. Any pre-existing physical defect or infirmity, pregnancy, childbirth, abortion, miscarriage or any complication thereof; or
2. any medical or physical conditions arising within the first thirty (30) days of the Effective Date of Insurance or reinstatement date whichever is latest except for Accidental injuries; or
3. any treatment or surgical operation for Congenital Conditions; or
4. any condition which is or results from erectile dysfunction and tests or treatment related to impotence or sterilization; or
5. any wilful or intentional acts of the Insured, suicide pacts or agreements or complications of suicide or attempted suicide, provoked homicide or assault or self-inflicted injury; or
6. any condition which is or results from intoxication by alcohol or drugs not prescribed by a Medical Practitioner; or
7. any condition, which is or results from or a complication of infection with Human Deficiency Syndrome ('HIV'), any variance including Acquired Immune Deficiency Syndrome ('AIDS'), and AIDS Related Complications ('ARC'), or any opportunistic infections and/or malignant neoplasm (tumour) found in the presence of HIV, AIDS or ARC; or
8. mental and nervous disorders, including but not limited to insanity; or
9. any condition which is or results from a complication of venereal disease; or
10. all claims and losses based upon, arising out of, directly or indirectly resulting from or in consequence of, or any way involving:
 - a. asbestos, or
 - b. any actual or alleged asbestos related injury or damage involving the use, presence, existence, detection, removal, elimination or avoidance of asbestos or exposure or potential exposure to asbestos; or
11. any condition sustained whilst engaging in flying or other aerial activities other than in a fully licensed passenger carrying power driven aircraft as a passenger but not:
 - a. as a member of the crew; or
 - b. for the purpose of any trade or technical operation in or on the aircraft.

12. the Insured taking part in naval, military, air force, police force, fire service department or any armed forces operation or any armed occupation; or
13. the Insured engaging in diving, mining, logging, sawmilling, wood working, underground works, explosive making or handling or custodians or blasters, gas manufacturing or whilst on duty as a ship crew or fisherman; or
14. war, invasion, act of foreign enemy, hostilities or warlike (whether war be declared or not), civil war, rebellion, revolution, insurrection, military or usurped power or confiscation, nationalization, requisition or destruction of or damage to property under the order of any government, public or local authority or martial law or state of siege or any of the events or causes which determine the proclamation or maintenance of martial law or state of siege; or
15. ionizing radiations or contamination by radio-activity from any nuclear fuel or nuclear waste from the combustion of nuclear fuel or nuclear weapons or materials. Solely for the purpose of this exclusion, combustion shall include any self sustaining process of nuclear fission; or
16. any act of terrorism. For this purpose an 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; or
17. the Insured engaging in training or practicing for or taking part in;
 - a. any underwater activities involving the use of underwater breathing apparatus or scuba diving; or
 - b. climbing or mountaineering necessitating the use of ropes or guides, mountain or off road biking, skateboarding or roller skating; or
 - c. pot-holing, hiking/trekking in remote areas unless with licensed guides; or
 - d. parachuting, hang-gliding, bungee jumping or any diving activities; or
 - e. winter sports (excluding curling and skating), hunting, polo-playing, steeple-chasing, water-skiing, or any racing activities other than on foot; or
 - f. martial arts; or
 - g. professional sports of any kind.

We will not pay if:

1. You or Your spouse are below the age of eighteen (18) years or above sixty-five (65) years or
2. Your children are below one (1) year or above twenty-one (21) years at the time of the accident.

TABLE OF LIMITS

FOR PERSONAL ACCIDENT TO THE INSURED, LEGAL SPOUSE and CHILDREN

DESCRIPTION OF DISABLEMENT

THE COMPENSATION

DEATH AND PERMANENT TOTAL DISABLEMENT

THE CAPITAL SUM INSURED

PERMANENT DISABLEMENT		PERCENTAGE OF THE CAPITAL SUM INSURED
Loss of one or two limbs between shoulder and wrist or hip and ankle		100%
Loss of both hands or of all fingers and both thumbs		100%
Total loss of sight of one eye or both eyes		100%
Loss of sight of one eye except perception of light		50%
Loss of lens of one eye		50%
Loss of four fingers and thumb of one hand		50%
Loss of four fingers		40%
Loss of thumb	both phalanges	25%
	one phalanx	10%
Loss of one finger	three phalanx	10%
	two phalanx	5%
	one phalanx	3%
Loss of all toes on one foot		15%
Loss of great toe	one or two metacarpals	5%
Loss of any other toe	one or two metacarpals	2%
Loss of hearing	both ears	75%
	one ear	20%
Loss of speech		50%

"Loss" shall mean total permanent and irrecoverable loss of use or by physical severance.

Where the injury is not specified above, the compensation shall be assessed in proportion to the Table of Benefits disregarding the profession or occupation of the Insured Person.

The total amount of benefits payable under item 1 and/ or 2 for any one Insured Person during the Period of Insurance shall not exceed 100% of the capital sum insured.

'Permanent Total Disablement' shall mean disablement (other than that specified above) which entirely prevents the Insured Person from attending to any occupation or profession and having lasted a continuous period of at least 104 weeks and beyond any reasonable hope of improvement

SECTION 11: CONTENTS RELOCATION - TRANSIT COVER

We will cover your personal belongings up to S\$5,000 between your dwelling and new permanent residence against loss of or damage to these items during your move within Singapore by either yourself or a professional mover. This cover starts from the time when each item is first moved and continue in transit until it reaches the destination. Your belongings are insured for their full replacement value, regardless of age, up to a maximum policy limit of S\$5,000 subject to the policy excess of S\$100.

Exclusions applicable to Section 11:

This section does not cover for loss, damage or expense caused by:

- a. Delay
- b. Wear and tear, moth, vermin, climatic conditions or inherent vice
- c. Mechanical, electrical, electronic breakdown or malfunction where there is no evidence that an insured event has occurred
- d. Loss of data from any computer hardware or software
- e. Theft, if the belongings are packed by you

Claim Settlement applicable to Section 11:

In the event of a claim, we will at our option:

- i. Repair the damaged items or;
- ii. Replace the damaged or loss items with the nearest equivalent new goods or;
- iii. Pay you the cost of repair or replacement

You shall take all reasonable steps to prevent any further loss or damage and inform the mover of the damage or loss items. If you are moving these items personally and discover the loss or damage, please inform us as soon as possible and we will advise what you should do.

It is hereby noted and agreed that this benefit is applicable only upon signing up.

SECTION 12: REMOVAL OF DEBRIS

The Sum Insured on each item of the Policy is deemed to include the costs and expenses necessarily incurred by the Insured in the removal of debris, dismantling or demolishing, shoring up or propping of the portion or portions of the property insured destroyed or damaged if there has been damage which is covered under Section 1 up to the limit specified in the Table of Benefits.

SECTION 13: FIRE EXTINGUISHING EXPENSES

The Company will pay up to the limit as specified in the Table of Benefits to cover cost of replenishment of fire fighting appliances associated with the extinguishment or prevention of the fire and destruction to such appliances.

It includes the costs and expenses necessarily and reasonably incurred by the Insured in the prevention of fire at or adjoining the Premises and threatening the insured Contents. Such expenses shall include fire brigade charges, the cost of recharging or replacing fire extinguishing equipment and all other costs and charges.

SECTION 14: BUILDING (OPTIONAL COVER)

Definition

Building means 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.

Cover

We will pay for any accidental loss or damage to the Building up to the Sum Insured declared, unless the cause is specifically excluded.

Exclusions to Section 14:-

We will not pay for

1. loss or damage due to wear and tear, mildew, rot, corrosion, rust, gradual deterioration, insects, vermin, domestic animals which you own or are in your care, custody or control.
2. breakdown and/or mechanical malfunction of machinery and electrical appliances and computer equipment.

3. Inherent fault or defective workmanship, defective material or design.
4. consequential loss or damage of any kind
5. loss or damage to electrical equipment and wiring caused by artificially generated electrical current
6. loss or damage due to alteration and repairs involving the removal of structural support
7. loss or damage caused by landslip or subsidence unless directly caused by flood; subject to an excess of S\$10,000 or 10% of each claim whichever is the higher.
8. the first S\$100.00 in respect of each and every accidental damage claim.

Additional Benefits

The insurance provided by this Section includes :-

Buildings Fees and Costs

We will pay up to 10% of the Sum Insured on Buildings for:

- a. Removal of debris, clearance and shoring up costs if there has been damage which is covered under this Section.
- b. Architects', surveyors', consulting engineers' and legal fee which you have to pay to reinstate the buildings.

We will not pay for:

- a. Fees charged for the preparation of any claim.
- b. Fees exceeding those authorised under the scale of the various Institutions and/or Bodies regulating such fees prevailing at the time of the destruction or damage.

Cover during alterations and repairs

We will continue to insure you whilst any workman is at the Buildings during any minor extension, repair and/or renovations works.

Property Owner's Liability

Legal Liability incurred by you (or by any member of your family ordinarily residing with you), as owner but not as occupier of the Building, to pay compensation in respect of:

- a. bodily injury to persons, including death or illness;
- b. loss or damage to property; occurring during the currency of this insurance as a result of an accident in or about the Building, up to a total amount of S\$ 1,000,000.00 in respect of any one accident or series of accidents constituting one event, plus all law costs and expenses incurred by you with our written agreement or recoverable from you by any claimant

We will not pay for claims:

- a. arising out of the occupation of the buildings;
- b. where Liability insurance is required by Statute;
- c. for bodily injury, including death or illness, to:
 - i. any person who is a member of your family ordinarily residing with you;
 - ii. any employee of yours arising out of and in the course of such employment;
- d. for damage to property :
 - i. belonging to, under the charge or control of either you or any member of your family ordinarily residing with you;
 - ii. belonging to any person in your service or any other person indemnified by this Section;
- e. arising from any business, trade or profession;
- f. arising from liability assumed under an agreement, unless liability would have existed in the absence of the agreement;
- g. arising from the ownership or use of any:
 - i. vehicle (other than a garden appliance not requiring registration);
 - ii. sailing craft or power driven watercraft;
 - iii. aircraft or aerial device
- h. arising from vibration or interference with support of land, building or other property or subsidence or any earth movement

Automatic Reinstatement

Following a claim under this Section and subject to the payment of an additional premium, the sum insured will be automatically reinstated to the Sum Insured, which applied prior to the loss or damage occurring.

Basis of Settlement of Claims

1. Replacement Basis

The basis of settlement of any claim shall be the cost-of reinstatement of the property destroyed or damaged at the time of such destruction or damage as follows:

- a. Where the Building is destroyed, its rebuilding;
- b. Where the Building is damaged, the repair of the damage and the restoration of the damaged portion to a condition substantially the same as but not better or more extensive than the condition when new.

Rebuilding may be carried out at an alternative situation, subject to our liability not being increased by so doing. If rebuilding, replacing, repairing or restoring is not carried out or not commenced and completed within a reasonable time or if there is other insurance in force which does not provide for replacement or reinstatement on a similar basis to that specified in this clause, we will settle claims on an INDEMNITY BASIS. Provided the sum insured is not otherwise exhausted, we will also pay any EXTRA COST, including demolition or dismantling of the Building, which is necessarily incurred in complying with the requirements of any Act of Parliament or Regulation made under it.

"INDEMNITY BASIS" shall mean the cost of reinstatement of the property destroyed or damaged at the time of such destruction or damage, less an allowance for wear, tear and depreciation.

2. **75% Average Relief**

If at the time of any loss or damage the sum insured is less than 75% of the cost which would have been incurred in replacement or reinstatement if the whole Building had been destroyed, the amount payable for any such claim shall be proportionally reduced.

Special Exclusions

This section does not cover loss or damage during any period in excess of Ninety (90) consecutive days during which the building is left unoccupied, unless with our written agreement.

SECTION 15: PERSONAL EFFECTS (OPTIONAL COVER)

Personal Effects shall mean articles of personal use designed specifically to be worn or carried e.g clothing, jewellery, watches & camera equipment etc. excluding money, mobile phones, pages, portable computers/diaries and items which are used in connection with any business profession or employment, as well as items insured under a separate policy.

Valuables shall mean platinum, gold and silver articles, precious metal and stones, jewellery, watches or furs.

The Company will pay You against loss or damage to Valuables and Personal Effects belonging to You and/or any member of Your family normally residing with You for which You are legally responsible anywhere in the world subject to an excess of S\$100 each and every claim. It should not exceed the limit of the Sum Insured under Section 1 according to the plan selected.

Coverage applicable to Valuables:

Valuables are insured against loss of damage by any cause as provided under this Section anywhere in the world.

The maximum liability of the Company shall not exceed S\$2,000 per item or up to limit as specified in the Table of Benefits unless supported by valuation certificate and/or receipt.

Exclusions applicable to Valuables:

- a. Money, securities and document of any kind.
- b. Stamp and coin collection.
- c. Property more specifically insured.

Special Exclusions

We will not pay for:-

1. loss or damage due to scratching, denting, chaffing, wear, tear, deterioration, any process of cleaning, repairing or restoring any article, action of light, atmospheric or climatic conditions, overwinding of clocks or watches or application of electrical energy;
2. loss or damage caused by vermin, insects, mildew, mould or rot;
3. mechanical, electrical or electronic failure or breakdown;
4. consequential loss of any kind;
5. loss from unattended vehicles
6. unexplained loss or disappearance
7. failure to take due care and precaution to safeguard your belongings;
8. the first S\$100 of each and every claim unless specifically stated.

Pair And Set

In the event of loss of or damage to any article forming part of a pair or set, we shall not be liable for more than the value of the particular part which may be lost or damaged without reference to any special value which such part or parts may have as forming part or set but in any event not exceeding a proportionate part of the sum insured in respect of the pair or set.

**GENERAL CONDITION
(Applicable to the entire Policy)**

1. **Duty of Care**

The Insured 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 of the Policy**

a. **Termination by the Insured**

You may cancel this Policy at any time by writing to Us. If You cancel the Policy You may be entitled to a refund of premium on the customary short term basis.

b. Termination by Etiqa Insurance Berhad

We may cancel this Policy by giving You fourteen (14) days notice at Your last known address. If We cancel the Policy We will refund You the premium paid on pro-rata basis for the unexpired period.

c. Effective Time of Termination

This Policy shall terminate at 11:59 pm Singapore Time on the relevant date.

4. Free Look Period

If this Policy shall have been issued and for any reason whatsoever You shall decide not to take up the Policy, You may return the Policy to Us for cancellation provided such request for cancellation is delivered by You to Us within fourteen (14) days from the date of delivery of the Policy. You will be entitled to the return of the full Premium paid less deduction of medical expenses incurred By Us in the issue of the Policy, if any.

5. Jurisdiction Clause

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

6. Misrepresentation/Fraud

If the proposal or declaration of the Insured 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.

7. Arbitration

If any difference arises as to the amount of any loss or damage such difference shall independently of all other questions be referred to the decision of an arbitrator, to be appointed in writing by the parties in difference, or, if they cannot agree upon a single arbitrator, to the decision of two disinterested persons as arbitrators, of whom one shall be appointed in writing by each of the parties within two calendar months after having been required so to do in writing by the other party. In case either party shall refuse or fail to appoint an arbitrator within two calendar months after receipt of notice in writing requiring an appointment, the other party shall be at liberty to appoint a sole arbitrator; and in case of disagreement between the arbitrators, the difference shall be referred to the decision of an umpire who shall have been appointed by them in writing before entering on the reference and who shall sit with the arbitrators and preside at their meetings. The death of any party shall not revoke or affect the authority or powers of the arbitrator, arbitrators or umpire respectively; and in the event of the death of an arbitrator or umpire, another shall in each case be appointed in his stead by the party or arbitrators (as the case may be) by whom the arbitrator or umpire so dying was appointed. The costs of the reference and of the award shall be in the discretion of the arbitrator, arbitrators or umpire making the award. And it is hereby expressly stipulated and declared that it shall be a condition precedent to any right of action or suit upon this Policy that the award by such arbitrator, arbitrators or umpire of the amount of the loss or damage if disputed shall be first obtained.

8. Forfeiture

If any claim under this Policy shall be in any respect fraudulent or if any fraudulent means or devices are used by the Insured or any one acting on his behalf to obtain any benefit under this Policy all benefits there under shall be forfeited.

9. Other Insurances

The Policyholder 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.

10. 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.

11. Nomination of Beneficiary Exclusion

The nomination of beneficiary / beneficiaries under Sections 49L and 49M of the Insurance Act (Cap.142) for the purpose of disposition or payment of policy moneys under this Policy shall not be permitted. Policy moneys shall be paid out in accordance with policy terms and conditions, subject to policy exclusions.

GENERAL EXCLUSION
(Applicable to the entire Policy)

This Policy does not cover:

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. War Risks

Any loss or damage occasioned by or through or in consequence, directly or indirectly, of any war, invasion, act of foreign enemy, hostilities or warlike operations (whether war be declared or not), civil war, mutiny, riot, military or popular rising, 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 of siege.

3. Any Act of Terrorism

Any loss or damage occasioned by or through or in consequence, directly or indirectly, of any acts or terrorism committed by a person or persons acting on behalf of or in connection with any organisation.

For this purpose of this Condition, "terrorism" means the use of violence for political ends and includes any use of violence for the purpose of putting the public or any section of the public in fear.

In any action, suit or other proceeding, where the Company alleges that by reason of the provisions of this Condition any loss or damage is not covered by this insurance, the burden of proving that such loss or damage is covered shall be upon the Insured.

4. Radioactive Contamination

Any loss or expense, consequential loss, legal liability or any loss or damage to property directly or indirectly caused by or contributed to by:

- a. ionizing, radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel or nuclear weapons or materials.
- b. the radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or nuclear component thereof.

5. Sonic Bangs

Loss or damage by pressure waves caused by aircraft or other aerial devices travelling at sonic or supersonic speeds.

6. 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.

CLAIMS CONDITIONS

Conditions which apply when a claim is made

Notification of a claim

1. Loss / damage arising from theft, fire, accidental loss, malicious damage or vandalism - report to police immediately. Then, notify Us within seven (7) days.
 - legal liability for bodily injury or damage to property - notify Us immediately and provide full details in writing within twenty-one (21) days. Send us immediately any writ, summons or other legal document served on You or Your family.
 - Any other claims - notify Us within twenty-one (21) days.
2. All the details and evidence which We ask for concerning and amount of any loss, damage or injury shall be provided by You at Your own expenses.

Right and Responsibilities

1. We may enter any building where loss or damage has occurred and deal with salvage. No property may be abandoned to Us.
2. The Insured must not admit, reject or negotiate on any claim without Our consent.
3. We may take over and conduct in the name of the Insured the defence or settlement of any claim.
4. We may also start legal action in the name of the Insured (but at Our expense and for Our own benefit) to recover from others.
5. The Insured must give all the help and information We may need to settle or defend any claim or to start legal proceedings

PROCEDURE FOR COMPLAINT

If you make a complaint to us, in order to expedite matters, you need to provide us with your details (name, contact numbers, etc), specific nature of your complaint and supporting documents.

Stage One

1. Acknowledge your complaint within 3 business days.
2. If we need additional information we will contact you and request that information within 7 business days of the date of your complaint.
3. We will endeavor to resolve all complaints as soon as possible. If your complaint takes longer to resolve, we will contact you and update you on the progress on your complaint within 14 business days of our last communication to you.

Stage Two

If the outcome of your complaint is not handled to your satisfaction, you can write to the Principal Officer of the insurance company to appeal. We will respond to your appeal within 14 business days.

If you are still dissatisfied with the Principal Officer's response, we will refer you to a dispute resolution organisation, Financial Industry Disputes Resolution Centre Ltd (FIDReC), who acts independently of the insurer.

Contact Details are :-

Financial Industry Disputes Resolution Centre Ltd (FIDReC)
112 Robinson Road #08 - 01
Singapore 068902
Telephone 63278878
Fax 63271089
Email info@fidrec.com.sg

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 your insurer or visit the GIA / LIA or SDIC websites (www.gia.org.sg or www.lia.org.sg or 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.

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