

At Etiqa, our passion is to humanise insurance. We place people above processes and policies, because your hopes and dreams are valuable to us. We will do everything possible to help you see them come true.

Etiqa Hotline +65 6887 8777



Important Notes:

This policy is underwritten by Etiqa Insurance Pte. Ltd., a member of the Maybank Group.

This brochure is for reference only and not a contract of insurance. Full details of the policy terms and conditions can be found in the policy contract.

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.com.sg or www.sdic.org.sg).

Individual personal data and privacy are important to Etiqa Insurance Pte. Ltd., especially yours. We would like to keep you informed of how Etiqa Insurance Pte. Ltd. manages your personal data as required under the Singapore Personal Data Protection Act (No. 26 of 2012) ("the Act"). As this is of utmost importance to you and Etiqa Insurance Pte. Ltd., we would like to urge you to read the Statement available at www.etiqa.com.sg under PDPA so that you will know and understand the purpose for collecting, using and disclosing your personal data by Etiqa Insurance Pte. Ltd.

For more information, kindly visit the PDPC website at <http://www.pdpc.gov.sg>

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Underwritten by:
etiqa
Insurance

ePROTECT home

**Get the peace of mind
you deserve by protecting
your home**



A Member of  Maybank Group

eTiqa
Insurance



ePROTECT home

Your home is worth protecting.

We often think of our home as a safe haven, but accidents and disasters do occur. They know no limits and bring about devastating consequences. Your home can go up in flames in seconds, along with all your valuables and contents.

While you are faced with the daunting task of rebuilding your home, we will help you take care of the costs.

Designed to complement HDB Fire Insurance, ePROTECT home offers comprehensive coverage for HDB homeowners to protect their home contents and renovations against unexpected perils such as fire, lightning and domestic explosion.

A worldwide personal liability of up to \$500,000 is extended to you and your family members living with you. In addition, ePROTECT home provides family accidental death benefit to give you peace of mind in the event of unforeseen incidents.

Benefits at a glance

- ePROTECT home offers 3 plans at an affordable premium tailored to suit your needs.
- A high worldwide personal liability coverage of up to \$500,000 for both the landlords and tenants.
- Accidental death protection for you and your family.
- Extensive coverage for damages incurred and high coverage on contents:
 1. Loss of/or damage to contents belonging to your domestic helper;
 2. Loss of pedigree pet;
 3. Removal of debris;
 4. Medical expenses for injury due to an insured event;
 5. Alternative accommodation or loss of rental income; and
 6. Unauthorised transactions on your stolen ATM or credit card

Schedule of Benefits

We will indemnify you and your household for losses arising from:

- a) physical loss or damage to contents; and
- b) cost of renovations

occurring during the period of insurance caused by an insured peril up to the sum insured of the chosen plan under Section A as specified in the schedule.

Additionally, coverage for worldwide personal liability and family accidental death protection are provided under Section B and Section C respectively.

Benefits		Coverage		
		Standard	Deluxe	Prestige
Section A	Home Contents All movable household items and personal effects belonging to you and your household	\$30,000	\$50,000	\$70,000
	Renovations Improvements and additions made within your home in the form of fixtures and fittings including flooring and built-in wardrobes that do not form any part of the building	\$50,000	\$70,000	\$80,000
Section B	Worldwide Personal Liability and Tenant's Liability	\$500,000		
Section C	Family Accidental Death Protection	Up to \$50,000 a) You and your spouse: \$15,000 each b) Your child(ren): \$10,000 each		
Additional Benefits		Maximum Sum Insured		
Removal of debris		Up to 10% of the sum insured for Renovations under Section A		
Alternative accommodation		Up to 15% of the sum insured under Section A Sub-limit: \$350 per day		
Conservancy charges		Up to \$500 in aggregate		
Accidental breakage of mirrors and fixed glass		Up to \$1,000		
Loss of/or damage to contents while being temporarily removed from the premises		Up to \$300 per item; and up to 15% of the sum insured under Section A - Contents only		
Loss of/or damage to contents belonging to your domestic helper		Up to \$2,500 Sub-limit: \$500 per item		
Replacement of locks and keys		Up to \$500		
Deterioration of frozen food in the freezer or refrigerator		Up to \$500		
Unauthorised transactions on your stolen ATM or credit card		Up to \$1,000		
Medical expenses for injury due to an insured peril		Up to \$1,000		
Loss of pedigree pet		Up to \$500		
Emergency cash allowance		\$500 per household		
Money		Up to \$750		
Valuables		Up to 30% of the sum insured for Contents in aggregate		

Premium (inclusive of GST)

Benefit/Coverage	Standard	Deluxe	Prestige
1 year	\$60.50	\$97.10	\$130.90
5 years	\$242.00	\$388.40	\$523.60

For all plans, pay 4 years of premium and get 5 years of coverage!