

ePROTECT *home*

This is your Home insurance policy. It contains the terms, conditions and exclusions that are related to your premises. You have paid Us the appropriate premium in consideration for such insurance. All information You have provided to Us at the time of application will form the basis of this contract.

DEFINITIONS

1. **Accident** means a sudden, unforeseen and fortuitous event which results in Injury or property damage.
2. **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 organisation(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.
3. **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 recognised tertiary institution and who is a member of the Household.
4. **Contents** mean all description of movable household items and personal effects belonging to You and Your Household but excluding:
 - (a) Any part of the Building;
 - (b) Items belonging to the landlord (if any);
 - (c) Landlord's Fixtures and Fittings (if any);
 - (d) Livestock and pets;
 - (e) Securities, certificates, documents of any kind, stamps and computer systems records;
 - (f) Property held or used in connection with your business.
5. **Domestic Helper** refers to a domestic maid employed by You and staying at the address shown in the Schedule.
6. **Family** means your spouse and children, and your relatives permanently living with you at the address stated in the Schedule.
7. **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.
8. **Home** means Your residential property known as Housing & Development Board (HDB) flat used solely for domestic purposes, the address of which is shown on the Schedule.
9. **Household** means all members of Your family and any other persons (other than paying guests or tenants) living with You permanently.
10. **Injury** means bodily injury caused solely and directly by an accident.
11. **Insured Perils** refer to the following:
 - a) Fire, lightning and domestic explosion;
 - b) Explosion of domestic appliances;
 - c) Smoke damage;
 - d) Earthquake, hurricane, cyclone, typhoon, windstorm, flood or volcanic eruption subject to a \$200 deductible for each and every loss;
 - e) Bursting and overflowing of domestic water tanks, apparatus or pipes within the property insured pipes but excluding damage to such water tanks, apparatus or pipes subject to a \$200 deductible for each and every loss;
 - f) Impact by any road vehicle or any animal which does not belong to nor are under the control of You, Your Household or any person living in your Home;
 - g) Impact by aircraft and other aerial devices or articles dropped from them;
 - h) Riot, strike, civil commotion of any person other than You, Your Household or any person living in your Home;
 - i) Malicious act of any person other than You, Your Household or any other person living in Your Home;
 - j) Spontaneous combustion;
 - k) Theft accompanied by violent or forcible entry into Your Home by any person other than any other person living in Your Home provided that the Insured premises is not left unoccupied for more than 60 consecutive days.
12. **Money** means cash, coins, bank notes, currency notes, promissory notes, cheques, traveller 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.
13. **Period of Insurance** refers to the period of cover as shown in the Schedule.

14. **Renovations** mean improvements and additions made within Your Home by You as owner or by any former owner of Your Home in the form of fixtures and fittings which include flooring, built-in wardrobes and kitchen cabinets but does not form any part of the Building.
15. **Schedule** means the documents with details of the Insured, type of cover and Period of Insurance which forms part of the policy.
16. **Sum Insured** refers to the maximum amount which You are insured as shown in the Schedule.
17. **Valuables** mean jewellery, watches, curios, works of art, furs, antiques, stamps or coins collections and other collectable items, manuscripts, medals, items of gold, silver or other precious stones, platinum, paintings, fine glassware and crystal, tapestries, antiques and other collectable property that are kept in Your Home.
18. **We, Our and Us** refer to Etiqa Insurance Pte. Ltd., (Company Reg. No. 201331905K) the Company providing this insurance.
19. **You, Your and Yours** refer to the Insured named in the Schedule.

Coverage

Section A: Home Contents and Renovations

We will indemnify You and Your Household for physical loss or damage to:-

- (a) Contents in Your Home and
- (b) Renovations

occurring during the Period of Insurance caused by an Insured Peril up to the Sum Insured of the chosen plan as specified in the Schedule.

Coverage	Standard	Deluxe	Prestige
Contents in Your Home	\$30,000	\$50,000	\$70,000
Renovation	\$50,000	\$70,000	\$80,000
Total Sum Insured	\$80,000	\$120,000	\$150,000

Section A is extended to include the following coverages:

Coverages	Sum Insured
Removal of debris	We will pay up to 10% of the Sum Insured for Renovations under Section A for the costs incurred for removal of debris if there has been damage caused by an Insured Peril.
Alternative accommodation	<p>If Your HDB flat is made untenable by any Insured Peril described in Section A, We will pay the reasonable cost of up to 15% of the Sum Insured under this Section for:</p> <p>(a) the necessary cost of reasonable alternative accommodation for You and Your Household subject to a limit of \$350 per day;</p> <p>(b) the necessary cost of temporary storage of Your furniture;</p> <p>(c) rent which continues to be payable by You;</p> <p>(d) loss of rent otherwise payable to you.</p> <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>
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.
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 \$300 per item; and (b) up to 15% of the Sum Insured for Contents only under Section A</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 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 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 \$1,000 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 & 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> <p>(a) natural causes, illness or disease; (b) an intentional act by or under the order of any government or public authority; (c) an intentional act by You or any member of the Household.</p>
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 for the purchase of essential items of clothing or personal effects. The uninhabitable status should be assessed by Us.
Money	<p>We will pay up to \$750 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> <p>(a) losses if the incident is not reported to the police within 24 hours of discovery; (b) Money belonging to You and any member of the Household in connection with any business or commercial purpose; (c) losses committed by any member of the Household.</p>

Valuables	<p>We will pay for loss or damage up to the following :</p> <p>(a) 30% of the sum insured for Contents in aggregate in respect of Valuables during the entire Period of Insurance;</p> <p>(b) \$1,000 for any one article (excluding the first \$100 of each and every loss).</p> <p>(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 the entire Period of Insurance.</p>
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Sub-limit Provisions:

Exclusions specific to Section A:

1. We will not pay for loss or damage to
 - a) plans, drawings, designs, patterns, models or moulds;
 - b) securities or documents of any kind, books of accounts or other business books, computer systems records;
 - c) contents that are left in the open and outside the confines of Your HDB flat.

2. We will not pay for loss or damage caused by:
 - a) landslip, subsidence or settlement of soil unless it is caused by earthquake or volcanic eruption;
 - b) pressure waves or any phenomenon associated with it;
 - c) aircraft and other aerial devices traveling at sonic or supersonic speeds.

Section B: Worldwide Personal Liability

1. Personal Legal Liability
 - (a) We will pay up to \$500,000 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 \$500,000 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 B, 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 B – 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 You 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 B arising from any one occurrence or series of occurrence in respect of any one Period of Insurance shall not exceed \$500,000.

Section C: 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 \$15,000 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.

General Exclusions

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

1. **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.
2. **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.
3. **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.
4. **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 wilful act or omission by You or any member of Your Household or anyone who is authorised to gain access to Your Home.

5. **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.
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. **Consequential Loss**
Consequential loss or damage of any kind.
8. **Acts 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.
9. **Sanction Clause**
No Insurer shall be deemed to provide cover and no Insurer shall 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 that Insurer to any sanction, prohibition or restriction under United Nation resolutions or the trade or economic sanctions, laws or regulations of the European Union, United Kingdom or United States of America.

General Conditions

1. **Interpretation**
This policy, the proposal Form and the Schedule with attaching sections shall be read together as one contract and any word or expression to which a specific meaning has been attached in any part of this policy, proposal form or the Schedule shall bear such specific meaning wherever it may appear.
2. **Due Diligence**
The due observance and fulfilment of the terms, conditions and endorsements of this policy by You insofar as they relate to anything to be done or complied with by You and the truth of the statements and answers in the said proposal shall be conditions precedent to Our liability to make any payment under this policy.
3. **Cancellation**
This policy is for 12 months and is renewable annually in accordance with the general conditions stated.

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 of \$60.50 (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. **Reinstatement**
In the event of a claim arising from fire or any other perils other than theft, We will have the option to:
 - (a) reinstate the policy and reserve the right to charge additional premium; or
 - (b) reinstate the policy without additional premium; or
 - (c) terminate the policy by sending seven (7) days' notice by registered letter to You at Your last known address and any unused premium upon cancellation will be refunded on pro-rate basis for the unexpired term of this policy.
In the event of a claim arising from theft, the policy Sum Insured will be reduced by the loss amount for each and every claim and shall not exceed the sum insured as shown in the Schedule. No reinstatement of the policy would then be allowed.
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. **Contracts (Rights of Third Parties) Act**
A person who is not a party to this policy contract will have no right under the Contracts (Rights of Third Parties) Act to enforce any of its terms.
7. **Other Insurance**
Except for benefits provided under Section C We shall not be liable for any loss, damage or liability which at the time of the happening of such loss, damage or liability is incurred by or would but for the existence of this policy be insured by any other policy or Policies except in respect of any excess beyond the amount which would have been payable under the policy or Policies had this insurance not been effected.
8. **Notice Period**
You shall on the happening of any specific loss to the insured person or any loss or damage to the property insured give immediate notice thereof in writing to Us and shall at Your own expense within thirty (30) days after the happening of such loss or damage deliver to Us the claim in writing with detailed particulars and proofs as may be reasonably required. In the case of loss or damage by theft or any attempt there at, You shall also give immediate notice to the Police. If We elect to reinstate any property, You shall furnish to Us all plans, specifications and quantities as We may reasonably require.
9. **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.
10. **Fraud**
If any claim under this policy shall be in any respect fraudulent or if any fraudulent means or devices are used by You or anyone acting on Your behalf to obtain any benefit under this policy, all benefits thereunder shall be forfeited.
11. **Arbitration**
If any difference shall arise as to the amount to be paid under this policy (liability being otherwise admitted) such difference shall be referred to an arbitrator to be appointed by the parties in accordance with the statutory provisions in that behalf for the time being in force. Where any difference is by this condition to be referred to arbitration, the making of an award shall be a condition precedent to any right of action against Us.
12. **Governing Law**
This policy will be governed by and interpreted in accordance with Singapore law.
13. **Exceptions to Indemnity**
Notwithstanding anything to the contrary in this policy, it is agreed that the indemnity provided herein will not apply to:
 - a) Compensation for damage in respect of judgment not delivered by or obtained from a court of competent jurisdiction within Singapore; and
 - b) Costs and expenses of litigation recovered by any claimant from You, which are not incurred in and recoverable in Singapore.
14. **Geographical Coverage**
For Sections A and B2, the insurance coverage is limited to loss occurring within Singapore. For Section B1, the insurance coverage is worldwide excluding those within the geographical areas of USA and Canada. For Section C, the insurance coverage is worldwide.
15. **Duty of Disclosure**
Any fraud, misstatement or concealment in respect of this insurance or of any claims hereunder will render this policy null and void and any benefit due hereunder will be or become forfeited.
16. **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.
17. **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 9632 5020 or 9695 1338.
18. **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.

19. **Disputes**
If you are not satisfied with our decision on Your claim, You may refer the case to the Financial Industry Disputes Resolution Centre Ltd (FIDReC), an independent and impartial institution specializing in solving disputes between financial institutions and consumers. Their website address is: www.fidrec.com.sg.
20. **Payment Before Cover Warranty**
The total premium due must be paid to and actually received in full by Us or the intermediary through whom the policy was effected on or before the inception date of coverage under the policy or renewal of the policy. If the total premium is not paid and received in full by Us or the intermediary on or before the inception date, the policy or renewal (as the case may be) will not attach and no benefits will be payable by Us. Any payment received thereafter will be of no effect whatsoever as cover never attached on the policy or renewal. This provision will prevail over an inconsistent term (if any) in the policy.

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 or www.sdic.org.sg).

Data Privacy

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.