



Home Guardian Insurance Policy

1. This Policy, Schedule 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, Schedule 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, Schedule 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. Any word denoting a singular pronoun shall also mean to include the plural.

Premium Warranty

Premium Before Cover

It is fundamental the absolute special condition of this contract of insurance that the premium due must be paid and received by the insurer on or before the inception date of this policy/endorsement/renewal certificate. If this condition is not complied with then this contract is automatically cancelled and the insurer shall be entitled to the pro rata premium on the period they have been on risk. Where the premium payable pursuant to this warranty is received by an authorized agent of the insurer, the payment shall be deemed to be received by the insurer for the purposes of this warranty and the onus of proving that the premium payable was received by a person, including an insurance agent, who was not authorized to receive such premium shall lie on the insurer. Subject otherwise to the terms and conditions of this policy..

General Definitions

Policyholder /You/Your

The Person named as Policyholder in the Schedule.

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 Pte. Ltd. (201331905K)

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 Schedule; 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 Schedule.

Unoccupied

The House has not been lived in by the Insured or by any other person with the Insured's permission.

Money

Current legal tender, crossed cheque, postal and money order.

Table of Benefits				
Section	Coverage and Benefits	Gold	Diamond	Platinum
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 And Household Contents (First Loss Basis)

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

Household Contents shall mean any moveable household item belonging to You and/or any member of Your family including those belonging to the landlord for which the insured is responsible except for the following exceptions:

- a) Motor vehicles and accessories, pedal cycles and watercraft.
- b) 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 and hearing aids unless specially mentioned herein.

- c) 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.
- d) Property owned or held in trust in connection with any business profession or trade.
- e) Property more specifically insured under another policy.
- f) Pets and livestock.

Valuables shall mean platinum, gold and silver articles, precious metal and stones, jewellery, watches, curios, carpets collections, & furs belonging to You and/or any member of Your family. The following limits will apply in respect of loss or damage to Valuables:

- a) For any one article: Up to 5% of the total sum insured specified in the Table of Benefits
- b) For any one claim: Up to one quarter of the total contents sum insured specified in the Table of Benefits

We will pay You and Your Household up to the amount stated under the Table of Benefits for physical loss or damage to Renovation, Fixtures and Fittings, Household Contents and Valuables on a First Loss Basis caused by the following:

1. Fire, Lightning, Thunderbolt, Subterranean Fire.
2. Domestic Explosion.
3. Aircraft and other aerial devices and / or articles dropped therefrom.
4. Impact by any road vehicle not belonging to nor under the control of the Insured or any of his family normally residing with him.
5. Bursting or overflowing of domestic water tanks, apparatus or pipes from within the House or containing property insured but excluding damage thereto and loss or damage occurring whilst the House is left unoccupied for more than Sixty (60) days.
6. Theft accompanied by actual violent and forcible entry or any attempt to break in excluding loss or damage occurring whilst the House is left unoccupied for more than Sixty (60) consecutive days.
7. Hurricane, Cyclone, Typhoon and Windstorm including flood or overflow of the sea occasioned thereby.
8. Earthquake or Volcanic Eruption including flood or overflow of the sea occasioned thereby.
9. 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.
10. Riot, Strike, Civil Commotion not amounting to a popular uprising, strike or labour disturbance
11. Malicious Persons and Vandals except for loss or damage occurring while the House 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 the Insured or with the connivance of the Insured.
12. Falling trees or branches but not loss or damage caused by falling or looping of trees by or on the Insured's behalf.
13. 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 the Insured's House excluding damage thereto.
14. Accidental Damage to all electrical and electronic appliances.

Exclusions applicable to Section 1:

- a) The first \$100.00 of each and every claim.
- b) Loss or damage by wear and tear, depreciation, gradually operating cause, process of cleaning, repair or restoration, mechanical or electrical breakdown or derangement.
- c) Loss or damage due to scratching, denting, cracking of items of a brittle nature unless caused by fire or theft.
- d) Loss or damage caused deliberately by the Insured.
- e) Loss or damage to records or recording tapes and discs.
- f) Failure to take due care and precaution to safeguard your belongings.
- g) Consequential loss of any kind.

Additional exclusions applicable to Valuables:

- a) Money, securities and document of any kind.
- b) Stamp and coin collection.
- c) Property more specifically insured.
- d) We will not pay for:
 - i. loss or damage due to chaffing, deterioration, action of light, atmospheric or climatic conditions, overwinding of clocks or watches or application of electrical energy;
 - ii. loss or damage caused by vermin, insects, mildew, mould or rot;
 - iii. unexplained loss or disappearance;
 - iv. Loss or damage during any period in excess of Thirty (30) consecutive days during which the building is left unoccupied, unless with our written agreement.

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 Basis

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.

We will pay up to \$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 \$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.

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:

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

We will pay up to \$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 \$50 of each and every loss.

Section 4: Spoilage Of Food And Drink In Refrigerators Or Freezers Due To Malfunction

We will pay up to \$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 \$50 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

We will pay up to \$1,000 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.

Section 6: Accidental Death Or Loss Of Pedigree Pet

We will pay up to \$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 premises. 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

We will pay up to \$2,500 for accidental damage (but not scratching) of fixed glass in windows, doors, fanlights, skylights, greenhouses, conservatories, verandahs and fixed mirror (other than hand-held mirrors) in the Insured building except for the first \$50 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 unfixd, 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 Accommodation And/Or Loss Of Rent (Building)

In the *event* the building is damaged by an insured peril is rendered uninhabitable, the company will pay for reasonable additional expenses incurred for alternative accommodation 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 \$1,000,000. We will also pay for the defense 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.

Exclusions applicable to Section 9:

- a) Damage to property belonging to or held in trust by or in custody or control of the Insured.
- b) Injury or damage arising out of the use of firearms.
- c) Injury or damage arising out of the employment, professional, business trade of the Insured.
- d) Injury or damage arising out of the ownership, possession or use by or on behalf of the Insured's motor vehicle, lifts, caravan, aircraft, hovercraft or boats.
- e) Liability assumed by agreement unless such liability would have existed without such agreement.
- f) Injury (including death, disease, virus or illness) to the Insured.

Section 10: Family Personal Accident Due To Accidental Death Or Permanent Disablement (Worldwide)

If the Insured, legal spouse and all children shall sustain bodily injury caused by accidental external violent 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 in the Table of Limits, We 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) - 5\$30,000
- b) Each Child (max 3 children between 1 to 21 years old) - 5\$6,000

The maximum liability under this section shall be limited to 5\$78,000 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

Death And Permanent Total Disablement

The Compensation

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 phalanges	10%
	two phalanges	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 Death and/ or Permanent Disablement 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 \$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 \$5,000 subject to the policy excess of \$50.

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 precautions for the safety of Your personal belongings under your care, custody and control and shall at all times exercise reasonable care to safeguard and use precautions against accidents for the purpose of averting or minimizing loss and/or damage to Your personal belongings.

In the event of discovery of loss and/or damage to Items immediately notify Etiqa Insurance Pte. Ltd. and the Mover upon happening of any occurrence or upon having knowledge of any event giving rise or likely to give rise to the loss and/or damage to Your personal belongings. It is hereby noted and agreed that this benefit is applicable only upon signing up.

Section 12: Removal Of Debris

The Company will pay up to the limit as specified in the Table of Benefits to cover 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.

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 firefighting 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.

OPTIONAL COVER *(Applicable only when taken up and shown in Schedule)*

The insurance by this Policy is subject to the following Cover only where so indicated in the Schedule to this Policy.
All applicable Clauses and Endorsements are to be read subject to and in conjunction with the Terms of this Policy.

Section 14: Building (Optional Cover)

Building shall mean the private dwelling or residential flat and all domestic outbuildings, 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 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.

We will pay You up to the amount stated under the Table of Benefits for physical loss or damage to Building caused by the following:

1. Fire, Lightning, Thunderbolt, Subterranean Fire.
2. Domestic Explosion.
3. Aircraft and other aerial devices and / or articles dropped therefrom.
4. Impact by any road vehicle not belonging to nor under the control of the Insured or any of his family normally residing with him.
5. Bursting or overflowing of domestic water tanks, apparatus or pipes from within the House or containing property insured but excluding damage thereto and loss or damage occurring whilst the House is left unoccupied for more than sixty (60) days).
6. Hurricane, Cyclone, Typhoon and Windstorm including flood or overflow of the sea occasioned thereby.
7. Earthquake or Volcanic Eruption including flood or overflow of the sea occasioned thereby.
8. 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.
9. Riot, Strike, Civil Commotion not amounting to a popular uprising, strike or labour disturbance.
10. Malicious Persons and Vandals except for loss or damage occurring while the House 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 the Insured or with the connivance of the Insured.
11. Falling trees or branches but not loss or damage caused by falling or looping of trees by or on the Insured's behalf.
12. 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 the Insured's House excluding damage thereto.

Exclusions applicable 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;

Additional Benefits

The insurance provided by this Section includes:-

A) Buildings Fees and Costs

We will pay up to 10% of the amount stated under the Table of Benefits (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 authorized under the scale of the various Institutions and/or Bodies regulating such fees prevailing at the time of the destruction or damage.

B) 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.

C) 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.

Section 15: Personal Effects (Optional Cover)

Personal Effects shall mean articles of personal use designed specifically to be worn or carried in any kind of bag or case 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.

Coverage applicable to Personal Effects:

Personal Effects belonging to You and/or any member of Your family are insured against accidental sudden loss of or damage 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 subject to an excess of S\$100 each and every claim.

Exclusions applicable to Section 15:

We will not pay for:

1. loss or damage due to scratching, denting, chaffing, staining, 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. loss or damage resulting from delay, confiscation or detention by customs officials or authorities;
4. loss from unattended vehicles;
5. mechanical, electrical or electronic failure or breakdown;
6. consequential loss of any kind;
7. unexplained loss or mysterious disappearance;
8. failure to take due care and precaution to safeguard your belongings;
9. any loss of property without policy report.

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 Pte Ltd

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 12:01am 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. Full Value of Household Contents

The Total Sum Insured declared by the Insured represents not less than the full value of the insured Household Contents and the total liability of Us 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.

10. 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 the Insured shall be considered as being his 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.

11. 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.

12. 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.

13. Nomination of Beneficiary Exclusion

The nomination of beneficiary/ beneficiaries under Insurance Act 1966 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.

14. 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 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.

7. Cyber Loss Absolute Exclusion Clause

- A. Notwithstanding any provision to the contrary within this contract, this contract excludes any Cyber Loss.
- B. Cyber Loss means any loss, damage, liability, expense, fines or penalties or any other amount directly or indirectly caused by:
 - (I) the use or operation of any Computer System or Computer Network;
 - (II) the reduction in or loss of ability to use or operate any Computer System, Computer Network or Data;
 - (III) access to, processing, transmission, storage or use of any Data ;
 - (IV) inability to access, process, transmit, store or use any Data;
 - (V) any threat of or any hoax relating to 2.1 to 2.4 above;
 - (VI) any error or omission or accident in respect of any Computer System, Computer Network or Data.
- C. 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.
- D. Computer Network means a group of Computer Systems and other electronic devices or network facilities connected via a form communications technology, including the internet, intranet and virtual private networks (VPN), allowing the networked computing devices to exchange Data.
- E. Data means information used, accessed, processed, transmitted or stored by a Computer System.
- F. When this clause forms part of a reinsurance contract, Insured shall be amended to read Original Insured.

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 the injury or damage - 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

3. We may enter any building where loss or damage has occurred and deal with salvage. No property may be abandoned to Us.
4. The Insured must not admit, reject or negotiate on any claim without Our consent.
5. We may take over and conduct in the name of the Insured the defence or settlement of any claim.
6. 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.
7. 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 Chief Executive of the insurance company to appeal. We will respond to Your appeal within 14 business days.

If You are still dissatisfied with the Chief Executive'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 Section 23(5) Insurance Act 1966, 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.