

Frequently Asked Questions on “30-day Complimentary Home Protection and COVID-19 & Dengue Fever Cover for PacificLight Customers ”

1. What is 30-Day Complimentary Home Protection Cover?

This is a complimentary home protection plan underwritten by Etiqa Insurance in collaboration with PacificLight for eligible customers. It covers the following benefits, and comes with a free coverage against both COVID-19 and dengue fever:

BENEFITS	MAXIMUM BENEFIT LIMIT
Renovation	S\$10,000
Home Contents	S\$10,000
Money	S\$750

2. When can I redeem this complimentary coverage?

This offer is valid from 25 March to 10 April 2020. Kindly redeem the 30-day complimentary Home Protection and COVID-19 & Dengue Fever Cover within the stated period.

3. Can I redeem this complimentary insurance coverage for my families and friends?

No. This offer is only valid for PacificLight residential electricity account holders.

4. I am not a PacificLight customer. Am I entitled to this complimentary coverage?

This offer is only valid for PacificLight residential electricity account holders. You may sign up with PacificLight before 10 April to be eligible to this complimentary coverage.

5. I am already covered by Home Insurance. Can I exchange the Free Home Protection to other insurance coverage?

No. The free home insurance cover is not transferable, exchangeable for cash or kind, or extendable in validity.

6. To be eligible for the Offer, what criteria do I need to fulfil?

- a) You must request for a Redemption Code from PacificLight before the redemption;
- b) You must be a PacificLight residential electricity account holder;
- c) You must provide us with accurate details of yourself in the course of the redemption;
- d) You must use the correct Redemption Code during the enrolment.

7. What is the claim procedure?

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 +65 96951338 or +65 82188521

8. How do I know that my redemption is successful?

Please input your redemption code during the redemption process. After submitting your request, you will receive a confirmation email.

9. Who should I contact if I have more questions?

For queries related to policy and benefits, Etiqua Customer Care team will be happy to take your questions during operating hours from Mondays to Fridays, 8.45am to 5.30pm. You may also contact us via WhatsApp at +65 6887 8777 or visit our website at www.etiqua.com.sg to start a live chat with us.

With regards to voucher code redemption, please send in your request to PacificLight at care@pacificlight.com.sg or call [+65 6266 1188](tel:+6562661188).

Frequently Asked Questions on “COVID-19 and/or Dengue”

1. What are the coverage provided under this Benefit?

Table of coverage for covid-19 and/or dengue fever.

BENEFITS	MAXIMUM BENEFIT LIMIT
Diagnosis Benefit for COVID-19 and/or Dengue Fever If the Eligible Customer is diagnosed with COVID-19 and/or Dengue Fever in Singapore by a Registered Medical Practitioner, we will provide a lump sum payment, subject to a maximum of S\$3,000 per diagnosis.	S\$3,000

2. Who is eligible to enrol for this complimentary Special Cover?

This coverage is applicable only for PacificLight Customers and redemption will need to be done within 25 March 2020 to 10 April 2020.

3. When does the coverage start?

The coverage period starts immediately upon successful enrolment for the Special Cover. The complimentary cover will automatically expire on:

- the 30th day from the date of enrolment, or
- upon paying out both Diagnosis Benefit for COVID-19 and Diagnosis Benefit for dengue fever whichever is earlier.

4. Am I covered if I am diagnosed with the covered disease for the second time?

The complimentary cover for the covered disease will expire upon covered disease benefit payment. For example, upon benefit payment of S\$3,000 for COVID-19 confirmed diagnosis, complimentary cover for COVID-19 will then expire.

5. If I am diagnosed with COVID-19 and dengue fever at the same time, can I make a lump sum claim for both?

Yes, in the unfortunate event that you are diagnosed with both COVID-19 and dengue fever within the 30-day coverage period, you will be entitled to a lump sum payment of S\$6,000. The complimentary cover for both COVID-19 and dengue fever will then expire.

6. If I am currently serving a Leave of Absence, Stay-Home Notice or Quarantine Order as directed by MOH, will I still be eligible to enrol for the Special Cover?

You will not be entitled to enrol for the Special Cover during the period of Leave of Absence, Stay-Home Notice or Quarantine Order. However, once you are negatively tested after the period of leave or quarantine, you may enrol online at <https://www.etiqa.com.sg/online/application/HomeCOVID19Dengue>

7. Will I be entitled to the complimentary cover if my confirmed diagnosis is made outside of Singapore?

No, we will only cover cases diagnosed with COVID-19 or dengue fever in Singapore by a Registered Medical Practitioner.

8. How do I claim this Benefit? What documents do I need to submit?

You may contact Etiqa Customer Care via WhatsApp messaging or phone at +65 6887 8777 or email us at customer.service@etiqa.com.sg for assistance.

Alternatively, if you have a TiqConnect account, you may log onto your TiqConnect account for fast and easy submission of claims. Otherwise, you may register for an account on Etiqa's website. Access can be created immediately. Submissions for claims must be accompanied by proof of diagnosis or medical certification issued by hospitals or Registered Medical Practitioner specifying the diagnosis of COVID19 or dengue fever. We reserve the right to ask for other supporting documents, if necessary, for claims assessment.

9. Who will be the recipient of the payment from this complimentary Special Cover?

The lump sum payment of the free cover will be paid to the Eligible Customer.

10. Who should I contact if I have further questions?

Etiqa Customer Care team will be happy to take your questions during operating hours from Mondays to Fridays, 8.45am to 5.30pm. You may also contact us through WhatsApp messaging at +65 6887 8777 or visit our website at www.etiqa.com.sg to start a live chat with us.