

COMPLIMENTARY HOME INSURANCE

Policy Wording

POLICY WORDING: Complimentary Home Insurance

Complimentary Home Insurance is an insurance product which is underwritten by Etiqa Insurance Pte. Ltd. Information is correct as at 18 January 2024.

Important Notice:

In accordance with Section 23(5) of the 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.

The following is a description of the home insurance policy for the benefit of the eligible customers of Offsprings Group Pte Ltd. The Benefits under this Policy is provided free of charge to the Insured Person(s) subject to the terms and conditions stipulated hereunder.

General Terms:

1. This Policy, Schedule, Endorsement, online application, proposal form, declaration and attached papers together with other statements in writing, if any, are evidence of the contract between You and Us and shall hereinafter be referred to as the "Policy". The proposal made to Us in connection with this Insurance shall be the basis and forms part of this contract. The Policy is 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.
2. We shall provide the respective Insurance in the terms set out in this Policy, provided that Offsprings Group Pte Ltd pays the premium in full and We agree to accept it.
3. The conditions which appear in this Policy must be complied with. Failure to comply may mean that You or the Insured Person(s) may not be able to claim under this Policy.
4. Any word denoting a singular pronoun shall also mean to include the plural.
5. Throughout this Policy, where the context so admits, words embodying the masculine gender shall include the feminine gender and vice-versa.

General Definitions

Accident / Accidental means a sudden, unforeseen and fortuitous event, occurring during the Period of Insurance that is the only cause of Injury or property damage.

Building shall mean the private Home or residential flat and all domestic outbuildings, including any fixtures and fittings attached to the building, building structure (but not the foundations), swimming pool, 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 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 otherwise allowed for by Us and specifically mentioned in your Policy.

Burglary shall mean unlawful or forcible entry or attempted entry of a Building with the intent to commit a felony or theft that causes damage to the Building.

Endorsement means written evidence of an agreed change to the terms of this Policy.

Family means your spouse and Children, and your relatives permanently living with you at the address stated in the Schedule.

First Loss means that the sum insured represents only a portion of the full value of the Home Contents at risk.

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.

Home Contents shall mean any moveable household item belonging to You or any member of Your Household except for the following:

- a) Property more specifically insured under another policy.
- b) Motor vehicles and accessories, pedal cycles and watercraft.
- c) Deeds, bonds, bills of exchange, promissory notes, cheques, traveller's cheques, securities for
- d) Money, stamps, certificates or documents of any kind, manuscripts, medals, contact lenses,
- e) Hearing aids and livestock unless specially mentioned herein.
- f) Any part of the structure or ceilings of the building(s), wallpapers and the like or external.
- g) Television and radio antennae, aerials, aerial fittings, masts and towers.
- h) Any property the value of which is included in the Total Sum Insured on Renovation, fixtures and fittings or Building(s).
- i) Landlord's fixtures and fittings.
- j) Property owned or held in trust in connection with any business profession or trade.
- k) Livestock.

HDB means Housing & Development Board.

Home/Dwelling means a building occupied as private dwelling (house, flat or apartment) together with its garages and outbuildings, all used for domestic purposes at the address shown in the Schedule.

Household means all members of Your Family living with You permanently.

Injury means bodily injury sustained by an Insured Person during the Period of Insurance and is caused by an Accident solely and independently of any other causes within fifty-two (52) weeks from the date of such Accident.

Insured Perils refer to the following:

- (a) Fire, lightning, thunderbolt, subterranean fire.
- (b) Domestic explosion.
- (c) Aircraft and other aerial devices and/or articles dropped therefrom.
- (d) Impact by any road vehicle not belonging to nor under the control of You or any member of the Household.
- (e) Bursting or overflowing of domestic water tanks, apparatus or pipes from within the insured Home or surrounding the Insured Home but excluding damage thereto and loss or damage occurring whilst Your Home is left unoccupied for more than sixty (60) consecutive days.
- (f) Burglary accompanied by actual violent and forcible entry or any attempt to break in excluding loss or damage occurring whilst Your Home is left unoccupied for more than sixty (60) consecutive days.
- (g) Hurricane, cyclone, typhoon and windstorm including flood or overflow of the sea occasioned thereby.
- (h) Earthquake or volcanic eruption including flood or overflow of the sea occasioned thereby.
- (i) Subsidence or landslip caused by flood only but excluding the first S\$10,000 or 10% of the claim cost whichever is higher for each and every loss.
- (j) Riot, strike, civil commotion not amounting to a popular uprising, strike or labour disturbance.
- (k) Loss or damage to your Home caused by vandalism to your Home except for loss or damage occurring while Your Home 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 wilful or dishonest act of You and/or Your Household or with the connivance of You and/or Your Household.
- (l) Falling trees or branches but not loss or damage of the falling or looping of trees caused directly or indirectly by You or your Household.

- (m) Smoke damage to the insured Home by fire directly caused by smoke due to a sudden, unusual and faulty operation of any heating or cooking unit in Your Home excluding damage thereto.
- (n) Accidental Damage to all electrical and electronic appliances in your Home.

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.

Period of Insurance refers to the period of cover as shown in the Policy Schedule.

Prohibited Person means a person or entity who is, or who is related to a person or entity:

- (i) subject to laws, regulations or sanctions administered by any inter-government, government, regulatory or law enforcement authorities of any country, which will prohibit or restrict us from providing insurance or carrying out any transaction under this Policy; or
- (ii) who is involved in any terrorist or illegal activities or placed on sanction listing or issued with freezing order.

Robbery shall mean taking or attempting to take anything of value from the care, custody, or control of a person or persons by force or threat of force or violence and/or by putting the victim in fear.

Renovation means 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.

Schedule means the documents with details of the Insured Person, type of cover and Period of Insurance which forms part of the policy.

Sum Insured refers to the maximum amount which You are insured as shown in the Schedule.

Theft shall mean the physical removal of an object that is capable of being stolen without the consent of the owner and with the intention of depriving the owner of it permanently.

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.

Visitors means someone who visits your Home or a person who is invited by you to your Home excluding third party contractors who comes to your Home to do repair work.

We, Our, Us, and Insurer refer to Etiqa Insurance Pte. Ltd., (Company Reg. No. 201331905K).

You, Your, Yours and Insured Person refer to the individual named in the Schedule.

Table of Coverage

| Section | Benefits | Maximum Benefit Limit |
|---------|------------------------------|-----------------------|
| 1 | Renovation | S\$50,000 |
| 2 | Home Contents | S\$25,000 |
| 3 | Worldwide Personal Liability | S\$500,000 |

Section 1 – Renovation

We will pay You for physical loss or damage to the Renovation caused by any of the Insured Perils on a First Loss basis. Our maximum liability during any one policy year in respect of this section shall not exceed in the aggregate the Benefit Limit stated in the Schedule.

Section 2 – Home Contents

We will pay You for physical loss or damage to Home Contents, caused by any of the Insured Perils on a First Loss basis. Our maximum liability during any one policy year in respect of this section shall not exceed in the aggregate of the Benefit Limit stated in the Schedule and including the following:

- a) Moveable household goods, Valuables and personal belongings, including Money up to S\$750 owned by, or the legal responsibility of your or a member of your family in your Home.
- b) Tenant's fixtures and fittings.
- c) Visitors' personal effects up to S\$2,500 when in your Home unless otherwise insured.
- d) Office equipment and office furniture used by you or your family for business or professional purpose up to S\$5,000 in your home, unless otherwise insured, that is owned by, or the legal responsibility of you or a member of your family.

Section 3 – Personal Legal Liability (Worldwide)

(a) We will pay up to the limit stated in Your Schedule 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, up to the limit stated in Your Schedule;

- (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.

General Exclusions (Applicable To The Entire Policy)

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

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. 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 any government, public or 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 government, public or local authorities.

3. 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.

4. Act 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.

5. 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;
- 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; and
- c) Any accident, loss, destruction, damage or legal liability directly or indirectly caused by or contributed to by or arising from nuclear weapons material.

6. Fungi, Wet or Dry Rot or Bacteria

Any loss or damage to Your Home 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, public or local authority for any loss or damage caused by, arising out of, aggravated by or resulting from Fungi, Wet or Dry Rot or Bacteria.

7. 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 Your Household or anyone who is authorized to gain access to Your Home.

8. Indirect or Consequential Loss

Any indirect or consequential loss or damage of any kind.

9. Loss, Destruction or Damage Caused by Electrical Apparatus

Loss, destruction or damage caused by any electrical machine apparatus or any portion of the electrical installation arising from or occasioned by its overrunning, excessive pressure, short circuiting, self-heating, arcing or leakage of electricity arising from whatever cause (lightning included).

10. 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.

11. Repairs/Reinstatement Works by Management Corporation Strata Title (MCST)

Any loss or damage to the Building which the MCST or MCST's appointed contractor has undertaken or is legally bound to repair or reinstate for private homes insured under this policy.

12. Sonic Bangs

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

13. 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.

14. 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 14(b)(i) to 14(b)(iv) 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.

15. Wear and Tear

Any loss or damage by wear and tear which include scratches, discolouration, rust, corrosion, stains, tears, or dents to the surface of the item which does not affect how it works.

General Conditions (Applicable To The Entire Policy)

1. Duty of Care

You must take all reasonable steps to prevent any accidents, loss, damage or injury to Your Home and any other insured items injury under this Policy and to maintain such property in a proper condition.

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. Duty of Disclosure

It is Your responsibility to provide complete and accurate information to us when You take out this Policy. You must notify Us as soon as possible in writing of any change in Your information provided which may affect this Policy. We will advise You if there is any additional premium payable by You.

4. Fraud

Any fraud, misstatement, concealment or exaggeration in respect of this Policy or of any claims hereunder by You or anyone acting for You, will render this Policy null and void and any benefit due hereunder will be or become forfeited. We will have no liability whatsoever and We will be entitled to recover any expense incurred by Us in underwriting the policy.

5. Transfer of Interest

You may not transfer Your interest, rights or obligations under this Policy without Our prior written approval.

6. Cancellation and Refund

This policy may be cancelled at any time at Your request in writing to Us and there is no premium refund for cancellation of this Policy as this is a complimentary insurance 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.

7. Reinstatement

In the event of a claim arising from fire or any other Insured Perils other than Theft, Burglary and Robbery, 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.

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.

8. Alteration to Policy

The following alteration to increase the cover of Your Policy is allowed during the Period of Insurance:

- a) Increasing the Sum Insured for Building / Renovation / Contents;
- b) Adding cover (For example, from a Building & Contents cover to a Building, Renovation & Contents cover); and
- c) Purchasing the add-ons attachable to Tiq Home Insurance (e.g. Family Accidental death) during the Period of Insurance.

Any alterations to the Policy will be subject to Our underwriting assessment and You may be required to pay an additional premium to reflect the change in cover.

You may contact our Customer Care hotline at 6887 8777 for any enquiries regarding the alteration to the Policy.

9. Other Insurance

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 share of the claim, as assessed by Us, even if the other insurer refuses the claim.

If Your premises are insured by any MCST or HDB town council, You must first send a claim to them for any loss or damage. We will only pay if the:

- a) loss or damage is not covered by the insurance taken out by the MCST or HDB town council; or
- b) loss or damage is more than the limits of insurance taken out by the MCST or HDB town council.

10. 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.

11. Governing Law

This policy will be governed by and interpreted in accordance with Singapore law.

12. Interpretation

The construction, interpretation and meaning of the terms, conditions, exclusions and limitations of this policy shall be determined in accordance with the law of Singapore and in accordance with the English text as it appears in this Policy.

13. Jurisdiction Clause

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

14. Exceptions to Indemnity

Notwithstanding anything to the contrary in this Policy, we will not indemnify you for any:

- 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.

15. Geographical Coverage

For Sections 1-2, the insurance coverage is limited to loss occurring within Singapore.

16. 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 +65 9695 1338 or +65 8218 8521.

17. 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.

18. Sum Insured for Building, Renovations and/or Contents Cover

You must insure Your Building, Renovation and/or Contents for an amount that represents the full replacement value.

- a) For Building and Renovation, this is the estimated cost of rebuilding or reconstruction, if the Building and Renovation were completely destroyed.
- b) For Contents, this is the cost to replace the item on a like-for-like basis based on current market prices.

If You do not insure Your Building, Renovation and/or Contents for the right amount, We will consider that You have under-insured them.

19. 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.

20. Electrical Appliances

It is a condition precedent to Our liability that all electrical equipment is compliant with the Consumer Protection (Safety Requirements) Regulations (CPSR) and affixed with the Safety Mark.

21. Contracts (Rights of Third Parties) Act 2001

A person who is not a party to this policy contract will have no right under the Contracts (Rights of Third Parties) Act 2001 to enforce any of its terms.

22. 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.

23. Proof of Value and Ownership

To help You prove any loss, We recommend that You keep receipts, valuations, photographs, instruction booklets and guarantee cards to help with Your claim.

24. Renewal

If this policy is renewed, We will provide the new terms and conditions (if these apply) for the next policy year before the start date of the next policy year.

If We did not receive any request to cancel the policy as set out in General Condition clause 7, We will take the premium using the current payment method you have chosen.

This policy will apply for as long as We can successfully collect the premium before the premium due date.

25. Prohibited Person Limitation and Exclusion

If You are or any relevant person is found to be a Prohibited Person:

- (i) We are entitled not to accept the application; and
- (ii) If any Policy is issued, We are entitled to end/terminate the Policy, not pay any benefit or not allow any transaction to be carried out under the policy. We will not refund any unutilised premium when the Policy is ended/terminated.

You will need to inform us immediately if there is any change in Your or any relevant person's identity, status or identity documents.

Our decision in respect of this exclusion will be final.

Disputes Resolution

Any dispute arising from a matter that is related to or in connection with this Policy shall be referred to the Financial Industry Disputes Resolution Centre Ltd (“FIDReC”). This would apply as long as the dispute can be brought before FIDReC.

In the event that the dispute cannot be referred to or dealt with by FIDReC, it shall be referred to and resolved by arbitration in Singapore in accordance with the Arbitration Rules of the Singapore International Arbitration Centre which shall be applicable at that time.

Personal Data Use

We shall be able to process Personal Data according to the Personal Data Protection Act 2012.

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.

Policy Owners’ 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 websites (www.gia.org.sg or www.sdic.org.sg).