



Frequently Asked Questions - MaxiHome Contents Plus

1. What is MaxiHome Contents Plus Insurance?

It is a comprehensive plan that provides coverage for household contents, renovation, fixtures & fittings and personal effects.

Please refer to the policy for full details.

2. How is MaxiHome Contents Plus different from other Home Insurance products?

Unlike other home insurance products which offer protection for residences, MaxiHome Contents Plus offers a comprehensive coverage which insures your personal belongings against accidental damages and defence costs in respect of accidental death or bodily injury to any person (excluding family members residing with you) or accidental damage to third party's property caused by your negligence.

3. Do I still need to purchase a separate Home Contents Insurance, if I have a HDB fire insurance or Fire Mortgage Insurance with the bank?

Yes, a Home Contents Insurance is necessary, as Fire Insurance you purchase through HDB or the bank covers "Building Structure" only. You may purchase Etiqa's MaxiHome Contents Plus Insurance.

4. Does this plan cover valuable items?

Yes, however the total value of jewellery or valuables shall not exceed \$1,000 for each item and/or up to a maximum limit of 10% of the sum insured under renovation, fixtures, fittings and household contents section.

5. Someone used a master key to enter my house and some items were stolen. Is this claimable?

This policy is subject to theft through violent and forcible entry only. Losses without proof of violent and forcible entry are not claimable. Please refer to the policy for full details.

6. Can I purchase MaxiHome Contents Plus to cover my home contents, if I am a tenant?

Yes, you can insure the household contents belonging to you and your family.



7. Will I need to declare my household contents when I sign up for this policy?

You are not required to declare your household contents if you are agreeable with the sum insured under the selected plan.

8. Can the policy be terminated?

Yes.

- a) Should you change your mind during the free-look period, you will get a full refund from us if there is no payout for claims
- b) Should you change your mind after the free-look period, you will receive a pro-rate refund from us if there is no payout for claims
- c) Non-payment of premium

9. How do I file for claim?

Please notify Etiqa Insurance Pte. Ltd., complete the Fire Claim form and provide evidence and supporting documents to us. The claim form can be obtained through our website at <http://www.etiqa.com.sg/customer-care/downloads/>



Data Protection and Privacy Statement (“Statement”)

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

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

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 your insurer or visit the GIA/LIA or SDIC websites (www.gia.org.sg or www.lia.org.sg or www.sdic.org.sg)