

Supplement Privileged Rate Home Insurance Cover



Important.
Please read and keep it safe.



Guide to your Supplement Privileged Rate Home Insurance Cover

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Summary of Cover and Limits

Section	Policy Feature	Maximum amount payable
1	Household Contents Items such as: <ul style="list-style-type: none"> Furniture and furnishings Domestic appliances Mobile phone Personal computer Audio and visual equipment Clothing and linen(s) Crockery and utensils Camera Watches* Jewellery* 	S\$50,000
2	Renovations Items such as: <ul style="list-style-type: none"> Kitchen cabinets Built-in wardrobes Bathroom and sanitary furniture Ceiling lamps Air conditioners Floor coverings 	S\$100,000
3a	Family Worldwide Liability Cover you and your family members against legal liability for accidental bodily injury to any person or accidental damage to third party's property.	S\$500,000
3b	Tenant's Liability Cover loss or damage to landlord's building, renovations and content caused by you or your family members as tenant.	S\$50,000
4	Removal of Debris Cover for removal of debris up to 5% of the sum insured under household contents & renovations .	S\$7,500
5	Capital Additions Cover for new additions, alterations and improvements up to 10% of the sum insured under renovations .	S\$10,000
6	Professional Fees Cover for professional fees of architects, consultants, engineers up to 10% of the sum insured under renovations .	S\$10,000
7	Alternative Accommodation / Loss of Rent Cover up to S\$1,000 per week for a maximum of 12 weeks if your home is uninhabitable .	S\$12,000 (Up to S\$1,000 per week)
8	Emergency Cash Allowance Cover for the purchase of essential items if your home is uninhabitable for at least 5 days in a row.	S\$750
9	Medical Expenses If you, your family members or your domestic employee in your home are injured due to any of the insured events .	S\$2,000
10	Loss of Contents Temporarily Removed Cover loss of or damage to contents that are temporarily removed from your home to any residential building or hotel in Singapore .	S\$5,000 (Up to S\$500 per article)
11	Household Removal Cover loss of or damage to contents in the course of removal which are packed by licensed professional packers/movers from your home to your new permanent residence within Singapore .	S\$5,000

*Subject to the sub-limit for valuables under Section 1 - Household Contents.

Summary of Cover and Limits

Section	Policy Feature	Maximum amount payable
12	Visitor's Personal Belongings Cover loss of or damage to your visitor's personal belongings whilst contained in your home due to any of the insured events .	S\$250
13	Domestic Assistance Cover for expenses incurred to engage domestic help or home cleaning services following a loss or damage to your home due to any of the insured events .	S\$250
14	Home Care Pack (a) Repair of Burst Pipes and Expenses for Tracing and Accessing Water Leakage Cover for cost incurred in repairing or replacing the damaged or broken domestic water tanks, apparatus or pipes and the necessary expenses for tracing the source of the water leakage. (b) Water Bill Reimbursement Cover for the increase in water bill due to unexpected bursting or overflowing of domestic water tanks, apparatus or pipes in your home .	S\$500 Excess: S\$300 for each and every loss S\$250
15	Conservancy Charges Cover for the cost of conservancy charges or management fees which you are responsible for paying to the town council or management corporation strata title (MCST) for a maximum of 3 months if your home is uninhabitable .	S\$500 per month (Up to a maximum of 3 months)
16	Utilities Bill Relief Reimburses your utilities bill if: (a) your home is uninhabitable (b) you suffer total loss of both hands or both feet or total loss of sight in both eyes or death as a result of accidental bodily injury in your home within 2 months	S\$1,000 (Up to a maximum of 3 months)
17	Breakage of Fixed Glass / Mirror Cover for accidental breakage of fixed glass / mirror in your home .	S\$500
18	Loss of Personal Money, Debit and Credit Cards <ul style="list-style-type: none">Following any loss by an insured event in your homeThe replacement cost of stolen credit cardAny unauthorised use of the card	S\$500

*Subject to the sub-limit for valuables under Section 1 - Household Contents.

Summary of Cover and Limits

Perils Covered

Fire, smoke, lightning and explosion.

Earthquake, volcanic eruption, hurricane, cyclone, typhoon or storm.

Flood caused by water overflowing or escaping from its normal channels, including but not limited to flood caused by sea, storm, bursting or overflowing of public water mains or any other flow or accumulation of water originating from outside **your home**.

Riot, civil unrest, strikes and labour or political disturbances.

Malicious act of any person who is not legally allowed to be in **your home**.

Being hit by **motorised vehicles**, animal, aircraft or other flying objects which is not under the control of **you** or **your family members**.

Bursting or overflowing of domestic water tanks, apparatus or pipes.

Theft or attempted theft accompanied by violent or forcible entry into **your home**.

Falling trees, branches, radio or television receiving aerial.

Any forced entry by the police or ambulance services or civil defense due to a life-threatening emergency caused by any of the **insured events** above.

Introduction

Please read this policy and **your schedule** carefully to make sure that **you** have the cover **you** need. **You** should contact **us** at 6827 9933 immediately if any details are not correct. The **schedule** sets out **your** cover. It is proof of **your** insurance and **you** may need it if **you** want to make a claim.

The contract of insurance

This policy is a contract of insurance between **you** and **us**.

You have purchased Privileged Rate **home** Insurance as shown on **your schedule**. **We** will provide cover under the following policy terms and conditions. This policy is sold as a supplement to **your** Car Insurance Policy.

Governing law

The law of the Republic of **Singapore** will apply to this contract.

Use of language

Unless otherwise agreed, the contractual terms and conditions and any other information relating to this contract will be in English.

Cancellation rights

The cancellation rights follows **your** Car Insurance Policy.

Changes we need to know about

Please visit www.singlife.com and advise **us** immediately if there are any changes to **your** circumstances which may affect this insurance.

For example: If there is any change of address of **your home**.

DEFINITIONS

Wherever the following words or phrases appear in bold, they will have the meaning described below.

Accident/Accidental	Sudden, unforeseen, unexpected, involuntary event which has taken place during the period of insurance which must be the only cause of injury or damage to or loss of property, whichever applies.
Building	<ul style="list-style-type: none">• The physical structure of the house, apartment or flat (excluding foundations) which is constructed of brick, stone, concrete or reinforced concrete and roofed with concrete, reinforced concrete, slate, tile, metal and other incombustible materials including the swimming pools, ornamental ponds and fountains, hard courts, terraces, patios, driveways, footpaths, walls, fences, gates, hedges, gardens, fixed tanks, garages and outbuildings.• All permanent fixtures and fittings provided by either HDB or the developer as standard specifications for your home. <p>These must all be at the address shown in your schedule.</p>
Clauses	Changes in the terms of your policy. These are shown in your schedule .
Contents	All moveable household items and utensils, furniture and furnishings, domestic appliances, audio and visual equipment, personal computers, personal belongings, valuables and clothing that belong to you and your family members in your home .
Doctor	A registered practising member of the medical profession with a recognised degree in western medicine who is authorised to practise in his country but who is not related to you or any of your family members . This excludes medical professionals practising complementary or alternative medicine such as Chiropractors and Ayurveda, Homeopathy, Naturopathy and Traditional Chinese Medicine practitioners.
Domestic employee	A person employed by you to carry out domestic duties in connection with your home and its land, and not employed by you in any capacity in connection with any other business, trade or profession.
Domestic pet	Pets allowed in Singapore by the Animal & Veterinary Service (AVS).
Excess	The amount you will have to pay towards each separate claim.
Family members	Your domestic partner, your children and any of your family relations who are permanently living with you at your home .
HDB	Housing and Development Board of Singapore .
Home	The HDB flat, apartment or private dwelling house together with its fenced-up compound around the house (where applicable) at the address shown in your schedule .
Insured events	<ol style="list-style-type: none">1. Fire, smoke, lightning and explosion.2. Earthquake, volcanic eruption, hurricane, cyclone, typhoon or storm.3. Flood caused by water overflowing or escaping from its normal channels, including but not limited to flood caused by sea, storm, bursting or overflowing of public water mains or any other flow or accumulation of water originating from outside your home.4. Riot, civil unrest, strikes and labour or political disturbances.5. Malicious act of any person who is not legally allowed to be in your home.6. Being hit by aircraft or other flying objects, or anything falling from them unless they are travelling at sonic or supersonic speeds.

DEFINITIONS

Insured events	<p>7. Being hit by motorised vehicles or an animal not belonging to nor under the control of you or your family members.</p> <p>8. Bursting or overflowing of domestic water tanks, apparatus or pipes. We will not cover:</p> <ul style="list-style-type: none"> • The actual damage to the domestic water tanks, apparatus or pipes. <p>9. Theft or attempted theft accompanied by violent or forcible entry into your home. We will not cover:</p> <ul style="list-style-type: none"> • Theft by deception, unless deception is used only to get into the home. • If you did not report to the police within 24 hours upon discovery and get a written police report. <p>10. Falling trees & branches.</p> <p>11. Failing radio or television receiving aerial (including satellite dishes), their fittings and masts.</p> <p>12. Any forced entry by the police or ambulance services or civil defense due to a life-threatening emergency caused by any of the insured events above.</p>
Motorised vehicle	<p>Any electrically or mechanically powered vehicle, other than:</p> <ul style="list-style-type: none"> • Vehicles used only as domestic gardening equipment within the boundaries of the land belonging to the home; • Vehicles designed to help disabled people (as long as the vehicles are not registered for road use); • Golf carts and trolleys; or • Pedestrian-controlled toys and models.
Period of insurance	<p>The period of time the insurance is provided for under this policy, as set out in your schedule, and any other period the policy is renewed for. For a multi-annual policy, the period of insurance refers to each consecutive 12-month period from the policy inception date of your policy.</p>
Personal money	<p>Currency notes and coins held for personal purposes.</p>
Renovations	<p>Improvements and additions to the fixtures and fittings of your home that were made by you or by any previous owner or tenant of the home including kitchen cabinets, built-in wardrobes, bathrooms, air conditioners and flooring.</p>
Schedule	<p>The document which gives details of the cover you have.</p>
Singapore	<p>The Republic of Singapore.</p>
Sum insured	<p>The amount shown in your summary of cover based on your selected plan as the most we will pay for claims resulting from one incident for each period of insurance unless otherwise stated in this policy booklet or any clause. For a multi-annual policy, the period of insurance here refers to each consecutive 12-month period from your original policy inception date.</p>
Uninhabitable	<p>The home is unfit to live in or tenanted as assessed by us or our appointed surveyor.</p>
Unoccupied	<p>Not lived in by you or anyone who has your permission or does not contain enough furniture for normal living purposes.</p>
Valuables	<p>Stamp, coin or medal collections, pictures, other works of art, antiques, curios, items of gold, silver, platinum or any other precious metal, jewellery, watches, furs and other collectable property.</p>
We, Us, Our	<p>Singapore Life Ltd. (referred to as "Singlife")</p>
You, Your	<p>The person (or people) named as insured in your schedule.</p>

SECTION 1 • HOUSEHOLD CONTENTS

What is covered	<p>Within the stipulated policy limit, we will cover you and your family members for loss of or damage to the contents in your home caused by any of the insured events. We will also cover your fire-fighting equipment and personal belongings of your domestic employees.</p> <p>The sub-limit for valuables is up to S\$2,500 per article / set / pair and up to the total amount of S\$15,000.</p> <p>The most we will pay during any one period of insurance is up to the amount shown in the summary of cover based on your selected plan.</p>
Excess	<p>S\$200 for each and every loss caused by earthquake, volcanic eruption, hurricane, cyclone, typhoon, storm, flood, bursting or overflowing of domestic water tanks, apparatus or pipes.</p>
What is not covered	<p>We will not cover:</p> <ul style="list-style-type: none">• Personal money, cashcards, cheques, bank cards, debit / credit cards, bonds, stocks, shares and documents of any kind.• Motorised vehicles, aircraft, boats, boards and craft designed to be used on or in water, caravans and trailers, and their respective parts, spares and accessories.• Loss of or damage to the building or renovations.• Items used for business or professional purposes.• Any consumable or perishable goods, live plants, or animals.• Anything mentioned in the General Exceptions.

SECTION 2 • RENOVATIONS

What is covered	<p>Within the stipulated policy limit, we will cover you for loss of or damage to the renovations in your home caused by any of the insured events.</p> <p>The most we will pay during any one period of insurance is up to the amount shown in the summary of cover based on your selected plan.</p>
Excess	<p>S\$200 for each and every loss caused by earthquake, volcanic eruption, hurricane, cyclone, typhoon, storm, flood, bursting or overflowing of domestic water tanks, apparatus or pipes.</p>
What is not covered	<p>We will not cover:</p> <ul style="list-style-type: none">• Loss of or damage to the building or contents• Renovations which are not legally owned by you.• Renovations which belong to others under your care, custody or control.• Anything mentioned in the General Exceptions.

SECTION 3A • FAMILY WORLDWIDE LIABILITY

What is covered

Within the stipulated policy limit, **we** will cover **you** and **your family members** against personal legal liability to pay damages and claimants' cost and expense during the **period of insurance** for:

- **Accidental** death or bodily injury to any person; or
- **Accidental** loss of or damage to property; happening anywhere in the world.

The most **we** will pay during any one **period of insurance** is up to the total amount specified in the summary of cover.

SECTION 3B • TENANT'S LIABILITY

What is covered

Within the stipulated policy limit, **we** will cover if **you** or **your family members** as tenant of the **home** becomes legally responsible as a result of a negligent act for:

- Loss of or damage to landlord's **building, renovations** and **contents**.
- **Accidental** breakage of fixed glass / mirror.

We will also pay for:

- All legal cost and expenses of litigation recovered against **you** or **your family members**.
- All costs and expenses of legal defence incurred by **you** or **your family members** which **we** have agreed to in writing.
- **Accidental** damage to cables or underground pipes which provide services to or from the **buildings** and septic tanks and drain inspection covers. **We** will also pay up to S\$500 for the cost of breaking into (and repairing) an underground pipe to clear a blockage between the main sewer and **your home** if this is necessary because normal methods of releasing the blockage are unsuccessful.

The most **we** will pay during any one **period of insurance** is up to the total amount specified in the summary of cover.

What is not covered under Section 3a and 3b

We will not cover any liability in respect of:

- Any claim arising from ownership of any other **building** or land.
- Owning, possessing or using any **motorised vehicle**, weapons, firearms, aerial devices, drones, aircraft, watercraft, trailers or caravans.
- Transmission of disease or illness of any kind.
- The unruly behavior of a **domestic pet** or any liability in connection with the Miscellaneous Offences (Public Order and Nuisance) Act 1906, the Animal and Birds Act 1965, Animals and Birds (Dog Licensing and Control Rules) or any future similar regulations or legislation issued by any relevant regulatory authority.
- Any agreement, unless **you** or **your family members** would have been liable without the agreement.
- Any claim directly or indirectly caused by or arising from or in connection to any contract of service, employment, trade, business or profession.
- Any fines, penalties, exemplary or punitive damages.
- Any claim or loss arising out of any activities and/or business conducted and/or transacted via the internet, intranet, and/or via **your** and **your family members'** own website, internet site, web address and/or via the transmission of electronic mail or documents by electronic means.
- Loss of or damage to property which belongs to **you, your family members, your domestic employee** or in their care or control.
- Bodily injury or illness to **you, your family members** or **your domestic employee**.

SECTION 3B • TENANT'S LIABILITY

What is
not covered
under Section 3a
and 3b

- Any claim if **you** as a tenant of the **home** and do not have a valid written tenancy agreement.
- Any claim or loss 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.
- Anything mentioned in the General Exceptions.

SECTION 4 • REMOVAL OF DEBRIS

What is covered

Within the stipulated policy limit, **we** will cover **you** up to five percent (5%) of **your sum insured** under Section 1 and 2 for the cost incurred for removal of debris if there has been damage caused by any of the **insured events** and a claim has been submitted and covered for under Section 1 - Household Contents and / or Section 2 Renovations.

SECTION 5 • CAPITAL ADDITIONS

What is covered

Within the stipulated policy limit, if there is a loss of or damage to new additions, alterations and improvements of **your renovations** caused by any of the **insured events** within 60 days from their completion date, **we** will extend to cover the repair, reinstatement or replacement of **your renovations** that is lost or damaged. There is no need to pay additional premium for this.

What is
not covered

- We** will not cover:
- For any increase in the value of the existing **renovations** if it is not due to your new alterations, additions, and improvements.
 - Loss of or damage to the **building**.
 - Anything mentioned in the General Exceptions.

SECTION 6 • PROFESSIONAL FEES

What is covered

Within the stipulated policy limit, if **your renovations** are damaged by any of the **insured events**, **we** will pay for architects, consultants, engineers, or surveyors professional fees necessarily incurred in the repair, reinstatement or replacement of the **renovations**.

What is
not covered

- We** will not cover:
- For any fees charged for preparing a claim.
 - Loss of or damage to the **building**.
 - Anything mentioned in the General Exceptions.

SECTION 7 • ALTERNATIVE ACCOMMODATION / LOSS OF RENT

What is covered

Within the stipulated policy limit, if **your home** is damaged by any of the **insured events** and as a result **your home** is **uninhabitable**, **we** will pay for:

- Reasonable alternative accommodation expenses for **you**, **your family members** and **your domestic employee**.
- Rent which continues to be payable by **you** as tenant;
- Loss of rent otherwise payable to **you** as landlord; and
- Reasonable cost for temporary storage of **your** furniture.

The most **we** will pay under this section is up to S\$1,000 per week and up to the total amount specified in the summary of cover or until **your home** is ready to live in; whichever is lesser.

What is not covered

We will not cover:

- Charges for food and beverages, hotel entertainment, phone calls and laundry services.
- Any claim if there is no valid written tenancy agreement.
- Anything mentioned in the General Exceptions.

SECTION 8 • EMERGENCY CASH ALLOWANCE

What is covered

Within the stipulated policy limit, if **your home** is damaged by any of the **insured events** and as a result **your home** is **uninhabitable** for at least five (5) days in a row, **we** will pay for the purchase of essential items such as clothing and toiletries.

What is not covered

We will not cover:

- Anything that **we** deem not reasonable or essential items.
- Anything mentioned in the General Exceptions.

SECTION 9 • MEDICAL EXPENSES

What is covered

Within the stipulated policy limit, **we** will reimburse **you** for necessary medical treatment by, or recommended in writing by, a **doctor**, if **you**, **your family members** or **your domestic employee** suffer an **accidental** injury within the **home** which is caused by any of the **insured events**.

What is not covered

We will not cover:

- Any claim arising from treatment rendered after 365 days from date of incident.
- Any medical appliance or equipment.
- Anything mentioned in the General Exceptions.

SECTION 10 • LOSS OF CONTENTS TEMPORARILY REMOVED

What is covered

Within the stipulated policy limit, **we** will cover **you, your family members** and **your domestic employee** for loss of or damage to the **contents** caused by any of the **insured events** while **they** are temporarily removed from **your home** and stored within a residential **building** or hotel in **Singapore**.

The most **we** pay under this section is up to S\$500 per article and up to the total amount specified in the summary of cover.

What is not covered

We will not cover:

- Loss of or damage whilst **your contents** are being loaded, unloaded or transported.
- Loss of or damage whilst **your contents** are removed for trade, exhibition or stored in a storage warehouse.
- Theft unless force is used to enter residential **building** or hotel in **Singapore** where **you** were storing **your contents**.
- Loss of or damage to **personal money** and **valuables**.
- Anything mentioned in the General Exceptions.

SECTION 11 • HOUSEHOLD REMOVAL

What is covered

Within the stipulated policy limit, **we** will pay for loss of or damage to **contents** in the course of removal which are packed by licensed professional packers/movers between **your home** and **your** new permanent residence within Singapore.

The most **we** will pay during any one **period of insurance** is up to the total amount specified in the summary of cover.

What is not covered

We will not cover:

- Loss of or damage to **personal money, valuables**, china, glass, earthenware and other items of brittle nature.
- Loss of or damage due to breakage of sports equipment or musical instruments, or strings in any musical instrument, or bulbs and tubes where the apparatus is not damaged at the same time.
- Loss of or damage whilst **your contents** are removed for trade, exhibition or stored in a storage warehouse.
- Anything mentioned in the General Exceptions.

SECTION 12 • VISITOR'S PERSONAL BELONGINGS

What is covered

Within the stipulated policy limit, **we** will pay for loss of or damage to **your** visitors' personal belongings whilst contained in **your home** caused by any of the **insured events** during the **period of insurance**.

The most **we** will pay during any one **period of insurance** is up to the total amount specified in the summary of cover.

What is not covered

We will not cover:

- 'What is not covered' under Section 1 – Household Contents.
- Anything mentioned in the General Exceptions.

SECTION 13 • DOMESTIC ASSISTANCE

What is covered

Within the stipulated policy limit, **we** will pay for the expenses incurred to engage domestic help or home cleaning services within 14 days after the completion of the repair works following a loss of or damage to **your home** caused by any of the **insured events**.

The most **we** will pay during any one **period of insurance** is up to the total amount specified in the summary of cover.

What is not covered

We will not cover:

- Anything mentioned in the General Exceptions.

SECTION 14 • HOME CARE PACK

What is covered

- (a) Repair of Burst Pipes and Expenses for Tracing and Accessing Water Leakage

Within the stipulated policy limit, if your **home** is damaged due to unexpected bursting or overflowing of domestic water tanks, apparatus or pipes, **we** will pay the cost incurred in repairing or replacing the damaged or broken domestic water tanks, apparatus or pipes and the necessary expenses for tracing the source of the water leakage, including wall hacking and/or patching.

- (b) Water Bill Reimbursement

Within the stipulated policy limit, **we** will pay the increase in water bill arising from an unexpected bursting or overflowing of domestic water tanks, apparatus or pipes in **your home**.

The most **we** will pay under this section during any one **period of insurance** is up to the amount specified in the summary of cover and subject to an **excess** of S\$300 for each and every loss.

What is not covered

We will not cover:

- Any claim under this section unless there is a loss of or damage to the household **contents** and **renovations** in **your home** caused by bursting or overflowing of domestic water tanks, apparatus or pipes.
- Loss of or damage caused by water escaping slowly over a period of time and **you** could reasonably have been aware of.
- Any claim under this section if the **building** is more than twenty (20) years old.
- The first S\$300 for each and every loss.
- Claims made within first three (3) months from the first inception date of the policy.
- Any claim for more than one incident per policy year.
- Where a claim is made under Section 14b – Water Bill Reimbursement and Section 16 – Utilities Bill Relief arising from the same event, this policy will only pay for the claim under one of the sections.
- Anything mentioned in the General Exceptions.

SECTION 15 • CONSERVANCY CHARGES

What is covered

Within the stipulated policy limit, if **your home** is damaged by any of the **insured events** and as a result **your home** is **uninhabitable**, **we** will pay for the cost of conservancy charges or management fees which you are responsible for paying to the town council or management corporation strata title (MCST) for a maximum of 3 months.

The most **we** will pay during any one **period of insurance** is up to the total amount specified in the summary of cover.

What is not covered

We will not cover:

- Any claim when **your home** is habitable.
- Anything mentioned in the General Exceptions.

SECTION 16 • UTILITIES BILL RELIEF

What is covered

We will reimburse **you** up to S\$1,000 for a maximum of 3 months of utilities bills due to:

- (a) **Your home** is damaged by any of the **insured events** and as a result **your home** is **uninhabitable**; or
- (b) **You** suffered an **accidental** bodily injury in **your home** and within two months of the accident, the injury is the sole cause of:
 - Death;
 - Quadriplegia;
 - Total loss of both hands or both feet; or
 - **Total loss of sight** in both eyes.

For the avoidance of doubt, utilities bill here refers to invoices related to electricity, water and gas only.

The most **we** will pay during any one **period of insurance** is up to the total amount specified in the summary of cover.

What is not covered

We will not cover:

- Any claim for utilities when **your home** is habitable.
- Death or bodily injury resulting from pregnancy, childbirth, any kind of disease or illness
- Where a claim is made under Section 14b – Water Bill Reimbursement and Section 16 – Utilities Bill Relief arising from the same event, this policy will only pay for the claim under one of the sections.
- Anything mentioned in the General Exceptions.

SECTION 17 • BREAKAGE OF FIXED GLASS / MIRROR

What is covered

Within the stipulated policy limit, **we** will cover for **accidental** breakage of fixed glass / mirror in **your home**.

What is not covered

We will not cover:

- Loss of or damage to glass / mirror that are not permanently fitted.
- Anything mentioned in the General Exceptions.

SECTION 18 • LOSS OF PERSONAL MONEY, DEBIT AND CREDIT CARDS

What is covered

Within the stipulated policy limit, **we** will cover **you, your family members** and **your domestic employee** for:

- Loss of **personal money**;
- Replacement cost of stolen personal bank card or debit / credit cards; or
- Unauthorised transactions on stolen personal bank card or debit/ credit cards;

directly caused by any of the **insured events** in **your home**.

What is not covered

We will not cover:

- Loss of **personal money** which are not reported to the police within 24 hours of discovery of loss.
- Loss of personal bank card or debit / credit cards which are not reported to the card issuing company or financial institution within 24 hours of discovery of loss.
- Loss of personal bank card or debit / credit cards not registered under **your** name, **your family member's** names or **your domestic employee's** name.
- Any cash advances made on the stolen personal bank card or debit/credit cards.
- Loss after the card issuing company have been informed about the stolen personal bank card or debit / credit cards.
- Loss attributable to any **family members**, including **domestic employees**.
- Theft of **personal money** and unauthorised use of personal bank card or debit/ credit cards unless someone has broken into or out of **your home** using force and violence or has got into the **home** by deception.
- Anything mentioned in the General Exceptions.

General Exceptions

These apply to all sections of the policy. This policy does not cover:

1. War

Any consequence whatsoever which is the direct or indirect result of any of the following, or anything connected with any of the following, whether or not such consequence has been contributed to by any other cause or event:

- War, invasion, act of foreign enemy, hostilities or a warlike operation or operations (whether war be declared or not), civil war, mutiny, rebellion, revolution, military rising, insurrection, civil commotion assuming the proportions of or amounting to an uprising, military or usurped power.

2. Terrorism

Any consequence whatsoever which is directly or indirectly caused by terrorism, or anything connected with terrorism, whether or not such consequence has been contributed to by any other cause or event.

Terrorism is defined as any act or acts including, but not limited to:

- The use or threat of force and/or violence.
- Harm or damage to life or to property (or the threat of such harm or damage) including, but not limited to, harm or damage by nuclear and/or chemical and/or biological and/or radiological means caused or occasioned by any person(s) or group(s) of persons in whole or in part for political, religious, ideological or similar purposes including, but not limited to, the intention to influence any government and/or to put the public or any section of the public in fear, or is claimed to be caused or occasioned in whole or in part for such purposes.

3. Other actions

Any consequence whatsoever which is the direct or indirect result of any of the following, or anything connected with any of the following, whether or not such consequence has been contributed to by any other cause or event:

- Any action taken in controlling, preventing, suppressing or in any way relating to (1) War or (2) Terrorism above.

4. Radioactivity

Any loss, damage or liability which involves:

- Ionising radiation or radioactive contamination from nuclear fuel or nuclear waste.
- The radioactive, toxic, explosive or other dangerous properties of explosive nuclear equipment.

5. Sonic bangs

Any loss, liability, injury or damage caused by pressure waves from aircraft travelling at or above the speed of sound.

6. Pollution or contamination

Any loss, liability, injury or damage arising from pollution or contamination unless caused by:

- A sudden and unexpected **accident** which can be identified.
- Oil leaking from a domestic oil installation at the **home**.

7. Deliberate, malicious, willful act or gross negligence

Any loss, liability, injury or damage rising from deliberate, malicious, willful act or gross negligence caused by act of **you, your family member, domestic employee**, relatives, employer, employees, legal representatives, housemate, room-mate, tenant(s), sub-tenant(s) or any person who is legally allowed to be in **your home**.

8. Sanction limitation and exclusion clause

We shall not be deemed to provide cover and **we** shall not 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 **us** to any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of the European Union or United Kingdom or United States of America.

9. Alcohol and drugs

Any loss, liability, injury or damage due to the influence of alcohol or non-prescription drugs on medications.

General Exceptions (continued)

10. Insanity	Any loss, liability, injury or damage due to mental problem or insanity.
11. Suicide or self-inflicted injury	Any loss, liability, injury or damage due to suicide or attempted suicide or intentional self-inflicted injury, while sane or insane.
12. Mysterious disappearance	Any loss, liability, injury or damage due to mysterious disappearance or unexplained loss.
13. Town council, MCST or government authorities	Any loss, liability, injury or damage if HDB , town council or management corporation strata title (MCST) is responsible for replacing or repairing the damage or caused by the order of any government authorities.
14. Financial or consequential loss	Any loss of use, consequential loss or financial loss apart from loss under Section 7 - Loss of rent otherwise payable to you .
15. Loss of information	Any loss, liability or damage to information, data or software whether arising as a result of a claim under this policy or otherwise.
16. Criminal or unlawful act	Any criminal or unlawful act committed by you, your family members, or domestic employee , relatives, employer, employees, legal representatives, housemate, room-mate, tenant(s), sub-tenant(s) or any person who is legally allowed to be in your home regardless of the extent of their sanity. Unlawful act refers to any act that does not conform to or is not permitted by the law or rules of the geographical area in which the act is committed. Unlawful act includes but is not limited to: <ul style="list-style-type: none"> Exceeding any stipulated speed limit whilst driving or riding a motorised vehicle. Driving whilst under the influence of alcohol. Non-conformance to the Road Traffic Act 1961 or the like. Non-conformance to the Road Traffic (Pedestrian Crossing) Rules or the like. Non-conformance to the Road Traffic (Bicycle) Rules or the like.
17. Wear and tear	Any loss, liability, injury or damage due to obsolescence, wear and tear (e.g. marring, scratching, denting, cosmetic damage which does not affect how the article works), fungus, atmospheric conditions, insect infestation, process of dyeing, mechanical or electrical breakdown or other gradually operating cause.
18. Cooking and heating	Any loss or damage to any part of a cooking or heating appliance due to normal usage or wear and tear (for example, a glass cooking top or any part of a stove).
19. Faulty workmanship	Any loss or damage caused by defective design, faulty workmanship or manufacturing faults.
20. Construction	Any loss, liability, injury or damage caused by building work which involves construction, alteration, extension or repairs.
21. Pre-existing medical conditions	Any allergy, condition, illness, infirmity or injury, diagnosed or undiagnosed, before the date of accident , for which one has received advice, medication, treatment, been told of, or for which one is under investigation, awaiting results, on a waiting list, or are aware of the need for in-patient treatment.
22. Unoccupied	Any loss, liability, injury or damage while your home is unoccupied for more than sixty (60) consecutive days.
23. Court judgement	Any court judgement which is not delivered by a court in Singapore .

General Conditions

These conditions apply to all sections of the policy.

1. Your duty to disclose information

It is **your** responsibility to provide complete and accurate information to **us** when **you** take out **your** insurance policy, throughout the life of **your** policy, and when **you** renew **your** insurance.

2. Your policy

Your policy includes:

- **Your schedule;**
- The relevant sections of this document
- Any extra policy sections shown in **your schedule**; and
- Any clauses which apply to **your** cover.

3. Basis of settlement

The settlement of any claim under this policy shall, at **our** sole option and discretion, be either on (i) an indemnity basis or (ii) replacement as new for old.

We will, at **our** sole discretion, make deduction for depreciation or wear and tear and, decide whether to replace, reinstate, repair or pay a cash equivalent for **your** damaged items.

If **we** are able to replace the item, any replacement will be on a like for like basis or based on the nearest equivalent available in the current market and payment will be limited to the cost of replacement by **our** preferred supplier.

4. Your duty to prevent loss or damage

You, your family members and **your domestic employee** must take all reasonable precautions to prevent **accidents**, loss or damage and must keep property that is insured under this policy in good condition.

5. Claims

Your duties:

As soon as **you, your family members** and **your domestic employee** are aware of an event or cause that is likely to lead to a claim under this policy, **you, your family members** and **your domestic employee** must:

- Tell the police immediately about any property which has been lost, stolen or maliciously damaged, and get a police report;
- Contact **us** as soon as reasonably possible and provide all the information and help **we** need;
- Do all that is reasonably possible to get back any lost or stolen property and tell **us** without unnecessary delay if any property is later returned to **you, your family members** and **your domestic employee**;
- Call **us** if you receive any information or communication about the event or cause; and
- Avoid discussing liability with anyone else without **our** permission.

We shall have full discretion in the conduct of any proceedings or the settlement of any claim.

Any person who is seeking indemnity under this policy shall give **us** all the information, documents and assistance **we** require to enable any claim to be validated for **us** to achieve a settlement.

If **you** are making a claim under the policy, **you** must submit such a claim to **us** with all relevant facts and documents within 30 days of the **accident** or discovery of damage.

General Conditions (continued)

6. 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.

The burden of proving the validity of any claim is upon **you**. If **we** deny any claim by reason of any exclusion, the burden of proving that **we** are legally responsible for the claim is also upon **you**.

7. Our rights

We have the right to:

- Take over and defend or settle any claim in **your** name.
- Prosecute (in **your** name for **our** own benefit) any claim for indemnity or damages or otherwise.
- Do as **we** see fit in legal action and in settling **your** claim.

You must not abandon property to **us**.

8. Limit

For any claim or series of claims involving legal liability covered by this policy, **we** may pay:

- Up to the limit shown in **your** policy (less any amounts already paid by **us**); or
- Any lower amount for which **we** can settle **your** claim. Once **we** have made the payment, **we** will have no further liability in connection with **your** claim, apart from paying costs and expenses **you** incurred before the payment date, or reclaiming any costs and expenses incurred by **us**.

9. What we will pay

The most **we** will pay for loss or damage arising out of one incident is **your sum insured** unless otherwise specified.

10. Reinstatement

If **you** make any claim under section 1, 2 or 3, **we** will reduce the maximum benefit limits for these sections by the actual amount of the claim that **we** pay under the current 12 months **period of insurance**. **We** will put these limits back to the original limit at the start of the next 12-month period of the policy. **We** reserve the right to reinstate these limits for the current 12 months **period of insurance** by charging the additional premium from **you**.

11. Pairs, sets and suites

We will not pay for the cost of replacing any undamaged items which form part of:

- A pair;
- A set;
- A suite; or
- Any other item of a uniform nature, design or colour.

If **you** claim for an item valued at more than the defined single item limit shown in this policy then **your** indemnity will be limited to that amount shown in this policy. **We** will not pay any greater amount.

12. Fraud

If **your** claim is in any way dishonest or exaggerated, **we** will not pay any benefit under this policy or return any premium to **you**. **We** may also take legal action against **you**.

13. Other insurance

If there is any other insurance covering the same claim, **we** will only pay **our** share of the claim, even if the other insurer refuses the claim.

If **you** have more than one policy with **us** that covers the same benefit, **we** will only pay from one policy. If the benefit amounts are different under **your** different policies, **we** will pay the highest benefit amount.

General Conditions *(continued)*

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|---|--|
| 14. Your duty to keep the conditions of this policy | To be covered by this insurance you must keep to the terms, conditions and clauses of this policy. |
| 15. Arbitration | Where we have accepted a claim and there is disagreement over the amount to be paid or if there is any dispute between us arising out of this policy, the dispute must be referred to an arbitrator in Singapore to be agreed between you and us in accordance with the Rules of the Singapore International Arbitration Centre ("SIAC Rules") at the time in force in English. When this happens, a decision must be made by the arbitrator before you can take any legal action against us . The courts of Singapore are to have exclusive jurisdiction to settle any dispute which may arise out of or in connection with this policy. |
| 16. Non-waiver | Our failure to enforce any provision of your policy; or our acceptance of any premium with actual or implied knowledge of any non-disclosure, misrepresentation, fraud and/or breach of your policy or of the law, does not amount to a waiver of our rights under your policy or at law. We will still have the right to enforce each and every provision of your policy even if we have not done so in the past. |
| 17. Excluding third party rights | Anyone not a party to Your policy cannot enforce it under the Contracts (Rights of Third Parties) Act 2001 or any subsequent revisions of this Act to enforce any of its terms. |
| 18. First loss basis | If the actual full reinstatement or replacement value under section 1 and 2, at the time of the loss or damage is greater than your sum insured , the most we will pay for loss or damage is your sum insured . |

Emergency Home Assistance

All **our** home policies provide **you** with free access to **our** Home Emergency Assistance Helpline. This helpline is managed by **our** Home Emergency Assistance Team.

If **you** require assistance in an emergency, call **our** helpline at 6460 9391 which is open all day, all night, every day of the year. The person **you** with speak to will be able to understand the nature of **your** emergency and what assistance **you** need.

Our Emergency Assistance will offer details of specialists and will also detail their costs, which would have to be paid by **you**, who can help **you** with the following common household problems:

- | | |
|-------------------------------------|---|
| Locksmith referral assistance | If you are locked out of your home . |
| Plumbing referral assistance | If your home's plumbing is clogged or a leak has sprung. |
| Electrical assistance | If you have an electric power failure or short circuit in your home . |
| Air-conditioner engineer assistance | If you have a problem with the air-conditioner in your home . |
| Pest control assistance | If you require assistance for pest control or pest control prevention for your home . |

Emergency Home Assistance (continued)

Home cleaning assistance	If you require assistance for cleaning of carpet, sofa, window, wall tiles or floor tiles in your home .
Television repair assistance	If your television set stops working or develops a fault.
Freezer and refrigerator repair assistance	If your freezer or refrigerator stops working or develops a fault.
Washing machine repair assistance	If your washing machine stops working or develops a fault.
Home nursing care assistance	<p>If you need nursing care at home.</p> <p>Singlife shall not be responsible or liable for the action or advice given by the service providers. The service providers are not agents of Singlife.</p> <p>You will have to pay directly the service provider for any services they render.</p>

Our Promise of Service

If **you** have any comments or suggestions about **our** cover, services or any other feedback, please write to:

The Head of General Insurance
Singapore Life Ltd.
4 Shenton Way #01- 01 SGX Centre 2
Singapore 068807

We always welcome feedback so **we** can improve **our** products and services.

Customer Care Policy

At Singlife, **we** will make every effort to provide the high level of service expected by all **our** policyholders. If on any occasion **our** service falls below the standard of **your** expectation, the procedure detailed below explains what **you** can do:

Your first point of contact should always be to **our** Customer Services Department. **You** can email **us** at personal_insurance@singlife.com. **We** will acknowledge receipt of **your** feedback within 3 working days whilst **we** will look into the matter **you** raised. **We** will contact **you** for further information if required within 7 working days and provide **you** with a full reply within 14 working days.

If **you** are dissatisfied with **our** response, **we** will refer **you** to an independent dispute resolution organisation: the Financial Industry Disputes Resolution Centre Ltd (FIDReC).

FIDReC's contact details are:
Financial Industry Disputes Resolution Centre Ltd.
36 Robinson Road #15-01 City House Singapore 068877
Telephone: 6327 8878 Fax: 6327 8488 Email: info@fidrec.com.sg
Website: fidrec.com.sg

Important - Please remember to quote **your** policy reference in **your** communication.

How To Make A Claim

To make a claim, please call **our** claims assistance helpline at 6460 9391 or access **our** claims form at singlife.com

Policy Owners' Protection Scheme (PPF)

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 GIA or SDIC websites (gia.org.sg or sdic.org.sg).

Learn more about our other products and services at singlife.com

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Singlife

Singapore Life Ltd.

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Company Reg. No. 196900499K

GST Reg. No. MR-8500166-8