



Supplement Privileged Rate Home Insurance Cover

Important. Please read and keep it safe.



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Summary of Cover and Limits

Section	Policy feature	Maximum amount payable
1	Household Contents Items such as: - 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: - Kitchen cabinets - Built-in wardrobes - Bathroom and sanitary furniture - Ceiling lamps - Air conditioners - Floor coverings	S\$100,000
3	Removal of Debris Cover up to 5% of the sum insured under household contents & renovations.	S\$7,500
4a	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\$250,000
4b	Tenant's Liability Cover loss of or damage to landlord's building, renovations and contents caused by you or your family members as tenant.	S\$25,000
5	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)
6	Loss of Contents Temporarily Removed Cover loss 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)
7	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
8	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
9	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)
10	Breakage of Fixed Glass / Mirror Cover for accidental breakage of fixed glass / mirror in your home.	S\$500
11	Loss of Personal Money, Debit and Credit Cards - Following any loss by an insured event in your home - The replacement cost of stolen credit card - Any unauthorised use of the card	S\$500

Perils covered:
Fire, smoke, lighting or explosion
Earthquake, volcanic eruption, hurricane, cyclone, typhoon, storm or flood
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, pipes, domestic appliances or fixed heating or cooling systems
Theft or attempted theft accompanied by violent or forcible entry into your home
Falling trees, branches, radio or television receiving aerial
Subsidence or heave of the land which the home stands, or landslide

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

Supplement Privileged Rate Home Insurance Policy

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.aviva.com.sg 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.

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.

Buildings

- The physical structure of the house, apartment or flat including the swimming pools, ornamental ponds and fountains, hard courts, terraces, patios, driveways, footpaths, walls, fences, gates, hedges, gardens and fixed tanks.
- All permanent fixtures and fittings provided by either HDB or the developer as standard specifications for your home.

These must all be at the address shown in your schedule.

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

1. Fire, smoke, lighting or explosion.
2. Earthquake, volcanic eruption, hurricane, cyclone, typhoon, storm or flood.
3. Riot, civil unrest, strikes and labour or political disturbances.
4. Malicious act of any person who is not legally allowed to be in your home.
5. Being hit by aircraft or other flying objects, or anything falling from them unless they are travelling at sonic or supersonic speeds.
6. Being hit by motorised vehicles not belonging to nor under the control of you or your family members.
7. Being hit by animal except by your domestic pet.
8. Bursting or overflowing of domestic water tanks, pipes, domestic appliances or fixed heating or cooling systems. We will not cover:
 - The actual damage to the water tanks, pipes, domestic appliances or fixed heating or cooling systems.
9. Theft or attempted theft accompanied by violent or forcible entry into your home. We will not cover:
 - 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.
10. Falling trees & branches.
11. Failing radio or television receiving aerial (including satellite dishes), their fittings and masts.
12. Subsidence or heave of the land which the home stands, or landslip (except for damage caused by riverbank or coastal erosion).

Motorised vehicle

Any electrically or mechanically powered vehicle, other than:

- 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

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.

Personal money

Currency notes and coins held for personal purposes.

Renovations

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.

Schedule

The document which gives details of the cover you have.

Singapore

The Republic of Singapore.

Sum insured

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.

Uninhabitable

The home is unfit to live in or tenanted as assessed by us or our appointed surveyor.

Unoccupied

Not lived in by you or anyone who has your permission or does not contain enough furniture for normal living purposes.

Valuables

Stamp, coin or medal collections, pictures, other works of art, items of gold, silver or any other precious metal, jewellery, watches and furs.

We, Us, Our

Aviva Ltd (unless otherwise defined in any section of the policy).

You, Your

The person (or people) named as insured in your schedule.

Section 1

Household Contents

What is covered

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.

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.

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

Excess

S\$200 for each and every loss caused by earthquake, volcanic eruption, hurricane, cyclone, typhoon, storm, flood, bursting or overflowing of domestic water tanks, pipes, domestic appliances or fixed heating or cooling systems.

What is not covered

We will not cover:

- Personal money, 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 living creature or food.
- Anything mentioned in the General Exceptions.

Section 2

Renovations

What is covered

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.

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

Excess

S\$200 for each and every loss caused by earthquake, volcanic eruption, hurricane, cyclone, typhoon, storm, flood, bursting or overflowing of domestic water tanks, pipes, domestic appliances or fixed heating or cooling systems.

What is not covered

We will not cover:

- 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 3

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 4a

Family Worldwide Liability

What is covered

Within the stipulated policy limit, we will cover if you and your family members against personal legal liability to pay damages and claimants' costs and expenses 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 4b

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 4a and 4b

We will not cover any liability in respect of:

- Any claim arising from ownership or possession of any 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), the Animal and Birds Act 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 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.
- Any claim if you as a tenant of the home and do not have a valid written tenancy agreement.
- Anything mentioned in the General Exceptions.

Section 5

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 6

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 7

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 8

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 suffers 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 9

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.
- Anything mentioned in the General Exceptions.

Section 10

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.

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 members'** 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 by 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 arising 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.

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 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 5 - 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:

- 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 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 and mechanical or electrical breakdown.

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 judgment which is not delivered by a court in Singapore.

General Conditions

These conditions apply to all sections of this 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 with provision for necessary wear and tear.

We will, at our sole discretion, 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.

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 or 2, 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 as shown in the summary of cover schedule 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.

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 (Cap. 53B).

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 as shown in the summary of cover, the most we will pay for loss or damage is your sum insured as shown in the summary of cover.

Emergency Home Assistance

All Aviva home policies provide you with free access to the [Aviva Home Emergency Assistance Helpline](#). This helpline is managed by the Aviva 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 speak to will be able to understand the nature of your emergency and what assistance you need.

Aviva 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.

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

If your freezer or refrigerator stops working or develops a fault.

Washing machine repair

If your washing machine stops working or develops a fault.

Home nursing care assistance

If you need nursing care at home.

Aviva shall not be responsible or liable for the action or advice given by the service providers. The service providers are not agents of Aviva.

You will have to pay directly the service provider for any services they render.

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
Aviva 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 Aviva we will make every effort to provide the high level of service expected by all our policyholder. 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@aviva.com.sg. We will acknowledge receipt of your feedback within 3 working days while we 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 organization, the Financial Industry Disputes Resolution Centre Ltd (FIDReC).

FIDReC's contact details are:

Financial Industry Disputes Resolution Centre Ltd.
36 Robinson Road #15-01 CityHouse Singapore 068877
Telephone: 6327 8878
Fax: 6327 8488
Email: info@fidrec.com.sg
Website: www.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](tel:64609391) or access our claims form at www.aviva.com.sg.

Policy Owners' Protection Scheme (PFF)

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 web-sites (www.gia.org.sg or www.sdic.org.sg).

Learn more about our other products and services at www.aviva.com.sg

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Aviva Ltd

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