



## Singlife Home Insurance

**Safeguard the roof over your head with comprehensive protection**  
for your home contents, renovations and/or building.



# Protection against perils with Singlife Home Insurance

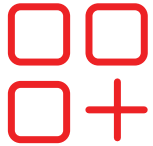
We understand that your home is a haven of memories and emotions. So, we're offering you the protection it deserves against natural disasters, theft or accidents. In addition to building cover, we provide protection for household contents and renovations which are not covered by HDB or MCST Fire Insurance.

Choose from 3 comprehensive Home Insurance Plans: Home Lite, Home Standard, and Home Plus, and rest easy knowing your home is covered just the way you need it.



## BENEFITS

These are the key benefits of **Singlife Home Insurance**:



**Emergency Home Assistance  
Helpline 24/7**



**Receive payouts**  
via PayNow for fuss-free claims.



**Emergency cash allowance**  
when your home is uninhabitable.



**Coverage for home-cleaning expenses**  
due to infectious disease outbreak<sup>1</sup>.



**Coverage for repair of burst pipes  
and tracing the source of water leakage<sup>2</sup>.**

**Am I eligible for Singlife Home Insurance?**  
Of course! As long as:



You own or rent a property in Singapore and hold a valid NRIC/FIN.



You are aged 18 and above.



## What does Singlife Home Insurance cover?

### Perils covered



Fire



Theft



Earthquake  
and lightning



Riot, strike or  
civil commotion



Vehicle impact



Flood



Explosion



Bursting or overflowing  
of domestic water tanks,  
apparatus or pipes

	Home Lite	Home Standard	Home Plus
Household Contents <sup>3</sup>	S\$35,000	S\$50,000	S\$100,000
Additional Household Contents (Optional Enhancement)*	Up to S\$200,000		
Renovations	S\$75,000	S\$100,000	S\$100,000
Additional Renovations (Optional Enhancement)*	Up to S\$200,000		
Building (Optional Enhancement)*	Up to S\$1,000,000		
Family Worldwide Liability	S\$500,000		
Tenant's Liability	S\$50,000		
Removal of Debris	Up to 5% of Sum Insured under Section 1, 2 and/or 3		
Capital Additions	Up to 10% of Sum Insured under Section 2 and/or 3		
Professional Fees	Up to 10% of Sum Insured under Section 2 and/or 3		
Alternative Accommodation / Loss of Rent	S\$12,000 (Up to S\$1,000 per week)		
Emergency Cash Allowance	S\$500	S\$750	S\$1,000
Medical Expenses	S\$1,000	S\$2,000	S\$3,000
Loss of Contents Temporarily Removed	S\$5,000 (Up to S\$500 per article)		
Household Removal	–	S\$5,000	S\$10,000

## What does Singlife Home Insurance cover?

	Home Lite	Home Standard	Home Plus
Visitor's Personal Belongings	–	S\$250	S\$500
Domestic Assistance	–	S\$250	S\$500
Home Care Pack (a) Repair of Burst Pipes and Expenses for Tracing and Accessing Water Leakage  (b) Water Bill Reimbursement	–  –	S\$500 Excess: S\$300 for each and every loss  S\$250	S\$1,000 Excess: S\$300 for each and every loss  S\$500
Conservancy Charges	–	S\$500 per month (Up to a maximum of 3 months)	S\$1,000 per month (Up to a maximum of 3 months)
Utilities Bill Relief	–	S\$1,000 per month (Up to a maximum of 3 months)	
Breakage of Fixed Glass / Mirror	–	S\$500	S\$1,000
Loss of Personal Money, Debit and Credit Cards	–	S\$500	S\$1,000
Home Cleaning Expenses	–	–	S\$500
Loss of Personal Papers	–	–	S\$500
Accidental Death of Domestic Pet	–	–	S\$500
Psychiatric Services	–	–	S\$1,000 (Up to S\$200 per visit)





## Additional Enhancement

Upgrade your coverage with these additional enhancements:

### Additional Household Contents

Increase the sum insured of household contents from S\$10,000 up to a maximum of S\$200,000 on top of your selected plan

**S\$25.28 per  
S\$10,000 sum insured**

### Additional Renovations

Increase the sum insured of renovations from S\$10,000 up to a maximum of S\$200,000 on top of your selected plan.

**S\$5.45 per  
S\$10,000 sum insured**

### Building

Covers loss or damage to the physical structure of your home.

**premium depends on  
property type and/or  
Construction Floor Area**

**Note:** Premiums include 9% GST and before any promo code discount and are for 1-year plans.



## Premium Table (includes 9% GST and before any promo code discount)

Policy	One Year	Two Years	Three Years
Home Lite	S\$81.21	S\$146.17	S\$207.08
Home Standard	S\$139.12	S\$250.41	S\$354.75
Home Plus	S\$243.89	S\$439.00	S\$621.91

Save up to

**10%**

Save up to

**15%**

when you insure with us for more than one year

**Want more cover?**  
Select from these add-ons:



Get all of these  
additional covers at  
**S\$141.65**

**01**

### Family Personal Accident

We provide worldwide cover of up to S\$50,000 for you and your family, and up to S\$3,000 for home modification costs to aid mobility due to accidental injury.

**S\$34.06**

**02**

### Replacement Locks

We cover up to S\$500 if your keys are accidentally lost or stolen.

**S\$20.44**

**03**

### Family Cyber Risk Protector

We cover up to S\$3,000 for actual loss as a result of identity theft and up to S\$3,000 for dispute with online retailers.

**S\$46.27**

**04**

### Bicycle/PMD

We cover up to S\$300 for loss or accidental damage to your bicycle or personal mobility device.

**S\$20.44**

**05**

### Food in Freezers

We cover up to S\$500 for loss or damage to food stored in a freezer.

**S\$20.44**

**Note:** Premiums include 9% GST and before any promo code discount and are for 1-year plans.



Speak to your preferred financial adviser representative today about **Singlife Home Insurance**.

Visit [singlife.com/home-insurance](https://singlife.com/home-insurance) to find out more.



### Important notes

1. Only available for **Home Plus** plan.
2. Only available for **Home Standard** and **Home Plus** plans.
3. Watches, jewellery and valuable items are subjected to the sub-limit for valuables under Section 1 - Household Contents. Please refer to the policy wordings for full details.

\* Applicable if shown on your policy schedule.

This policy is underwritten by Singapore Life Ltd.

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Full details of the standard terms and conditions of this policy can be found in the relevant policy contract.

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 ([www.gia.org.sg](http://www.gia.org.sg) or [www.sdic.org.sg](http://www.sdic.org.sg))

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