

Your Singlife Home Insurance Policy



Singlife
with AVIVA

Important.
Please read and keep it safe.



Guide to your Singlife Home Insurance Policy

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Summary of Cover and Limits

Section	Policy Feature	Maximum Amount Payable		
		Lite	Standard	Plus
1	Household Contents	S\$35,000	S\$50,000	S\$100,000
2	Renovations	S\$75,000	S\$100,000	S\$100,000
3	Removal of Debris	S\$5,500	S\$7,500	S\$10,000
4a	Family Worldwide Liability	S\$250,000	S\$250,000	S\$250,000
4b	Tenant's Liability	S\$25,000	S\$25,000	S\$25,000
5	Alternative Accommodation / Loss of Rent	S\$12,000 (Up to S\$1,000 per week)	S\$12,000 (Up to S\$1,000 per week)	S\$12,000 (Up to S\$1,000 per week)
6	Loss of Contents Temporarily Removed	S\$5,000 (Up to S\$500 per article)	S\$5,000 (Up to S\$500 per article)	S\$5,000 (Up to S\$500 per article)
7	Emergency Cash Allowance	S\$500	S\$750	S\$1,000
8	Medical Expenses	S\$1,000	S\$2,000	S\$3,000
9	Utilities Bill Relief	Not covered	S\$1,000 (Up to a maximum of 3 months)	S\$1,000 (Up to a maximum of 3 months)
10	Breakage of Fixed Glass / Mirror	Not covered	S\$500	S\$1,000
11	Loss of Personal Money, Debit and Credit Cards	Not covered	S\$500	S\$1,000
12	Home Cleaning Expenses	Not covered	Not covered	S\$500
13	Loss of Personal Papers	Not covered	Not covered	S\$500
14	Accidental Death of Domestic Pet	Not covered	Not covered	S\$500
Optional Cover				
15	Replacement Locks		S\$500	
16	Food in Freezers		S\$500	
17	Bicycle / Personal Mobility Device		S\$300	
18	Family Cyber Risk Protector			
	(a) Identity Theft			
	- Actual Loss		S\$3,000	
	- Incidental Expenses		S\$3,000	
	- Emergency Funds		\$500	
	(b) Dispute with Online Retailer		S\$3,000	
19	Family Worldwide Personal Accident			
	(a) Accidental Death and Permanent Disablement		S\$50,000	
	(b) Home Modification		S\$3,000	

Introduction

This policy booklet forms part of **your** legal contract with **us** and explains exactly what **you** are covered for. **Your schedule** shows the level of cover **you** have chosen.

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

You should read this policy, the information **you** have provided and the **schedule** together. These documents form the contract of insurance between **you** and **us**. In return for **your** premium, **we** will provide the cover shown in **your schedule** during the **period of insurance**.

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 If **we** are issuing this policy to **you** for the first time, **you** have the right to cancel **your** policy without penalty within 14 calendar days from the day of purchase of the policy. **We** call this period the free look period.

If, within this free look period, **you** inform **us** in writing that **you** wish to cancel the policy, **we** will cancel it from its start date and fully refund any premium **you** have paid provided there has been no claim or incident likely to give rise to a claim.

After the free look period, if **you** inform **us** in writing that **you** wish to cancel the policy, **we** will refund **you** 80% of the premium less a pro-rated amount for the period for which **you** have been covered.

You will not be entitled to any refund if a claim has been made or there has been an incident likely to give rise to a claim during the current **period of insurance**.

If **you** do not exercise **your** right to cancel **your** policy, it will continue in force and **you** will be required to pay the premium.

We may cancel this policy by sending 7 days' written notice to **your** last known address. **You** will be entitled to a refund of the premium paid less a pro-rated amount for the period for which **you** have been covered.

Please note that all refunds will be issued within 14 working days. To cancel **your** policy, please call **our** Customer Services Department at 6827 9933 or email **us** at personal_insurance@singlife.com.

Changes we need to know about Please visit 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.

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	<ul style="list-style-type: none">• The physical structure of the house, apartment or flat including the swimming pools, ornamental ponds and fountains, hard courts, terraces, patios, drives, 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. <p>These must all be at the address shown in your schedule.</p>
Children	Persons under 18 years old or persons from 18 years old up to 23 years old who are studying full-time in a recognised institute of higher learning and are not married, who are biologically or legally related to you .
Clauses	Changes in 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, lighting and 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 hurt by an animal except by your domestic pet.

DEFINITIONS

Insured events	<ol style="list-style-type: none">8. Bursting or overflowing of domestic water tanks, pipes, domestic appliances or fixed heating or cooling systems. We will not cover:<ul style="list-style-type: none">• 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:<ul style="list-style-type: none">• Theft by deception, unless deception is used only to get into the home.• If you did not make a police report 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).
Loss of one or more limbs	Loss of your hand or foot at or above the wrist or ankle, or the total and permanent loss of use of your entire hand, arm, foot or leg.
Motorised vehicle	Any electrically or mechanically powered vehicle, other than: <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	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.
Total loss of hearing	Complete and permanent loss of hearing.
Total loss of sight	Complete and permanent loss of sight.
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	Singapore Life Ltd. (referred to as "Singlife")
You, Your	The person (or people) named as insured in your schedule .

SECTION 1 • HOUSEHOLD CONTENTS

What is covered

Within the stipulated policy limits, **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-limits for **valuables** are as follows:

Sub-limit	Lite	Standard	Plus
Per article, set or pair limit	\$1,750	\$2,500	\$5,000
Aggregate limit	\$10,500	\$15,000	\$30,000

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

Excess

\$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 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

\$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 **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 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:

- 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** 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 9 • UTILITIES BILL RELIEF

This section applies to Home Standard and Home Plus plan only.

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

This section applies to Home Standard and Home Plus plan only.

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 11 • LOSS OF PERSONAL MONEY, DEBIT AND CREDIT CARDS

This section applies to Home Standard and Home Plus plans only.

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.

SECTION 12 • HOME CLEANING EXPENSES

This section applies to Home Plus plan only.

What is covered

We will cover **you** up to S\$500 for home cleaning services to disinfect **your home** due to **you, your family members** and / or **your domestic employee** suffer an infectious disease listed under Infectious Disease Act (Chapter 137). This must be certified by a **doctor**.

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 sexually transmitted infections, human immunodeficiency virus (HIV) or any HIV-rated illness including acquired immunity deficiency syndrome (AIDS) or any mutant derivatives or variations of this however they are caused.
- Anything mentioned in the General Exceptions.

SECTION 13 • LOSS OF PERSONAL PAPERS

This section applies to Home Plus plan only.

What is covered We will pay **you, your family members** and **your domestic employee** up to S\$500 for the costs of replacement personal papers such as driving license, identity cards, passport, club cards, replacement wills or title deeds documents if **your home** is damaged by any of the **insured events**.

What is not covered We will not cover:

- Loss which are not reported to the police within 24 hours of discovery.
- Loss attributable to any **family members**, including **domestic employee**.
- Anything mentioned in the General Exceptions.

SECTION 14 • ACCIDENTAL DEATH OF DOMESTIC PET

This section applies to Home Plus plan only.

What is covered We will cover **you** and **your family members** for **accidental** death of **your domestic pet** occurring within **Singapore**. We will pay S\$500 if within 30 days from an **accident** occurring, the **domestic pet** dies. Documentary proof of ownership of the **domestic pet** is required in the event of claim.

What is not covered We will not cover:

- If the **domestic pet** does not stay with **you** or **your family members**.
- Any intentional killing whether for humane reasons, malicious or willful injury.
- Death as a direct result of any surgical or veterinary procedure.
- Natural causes, illness or disease.
- Any **domestic pet** that has gone missing or has disappeared and **you** are unable to prove actual death has occurred.
- Anything mentioned in the General Exceptions.

SECTION 15 • OPTIONAL COVER - REPLACEMENT LOCKS

This section is applicable only when this cover is included as indicated in **your schedule**.

What is covered We will provide cover for replacement cost of locks up to S\$500 if keys to the lock are **accidentally** lost or stolen for:

- External doors or gates of **your home**.
- Alarm systems or domestic safes fitted in **your home**.

What is not covered We will not cover:

- Loss or stolen of the access card.
- Anything mentioned in the General Exceptions.

SECTION 16 • OPTIONAL COVER - FOOD IN FREEZERS

This section is applicable only when this cover is included as indicated in **your schedule**.

What is covered **We** will provide cover up to S\$500 for loss of or damage to food stored in a freezer in **your home**, caused by mechanical breakdown, explosion or failure in the temperature-control device of **your** freezer.

What is not covered **We** will not cover:

- Loss or damage caused by a pre-scheduled maintenance with prior notification by the company (or its employees) supplying **your** power.
- Loss or damage directly or indirectly caused by or arising from the power supply being disconnected.
- Anything mentioned in the General Exceptions.

SECTION 17 • OPTIONAL COVER - BICYCLE / PERSONAL MOBILITY DEVICE

This section is applicable only when this cover is included as indicated in **your schedule**.

Additional definitions **Bicycle:** A pedal bicycle, a pedal tricycle, a trishaw or a power-assisted bicycle. A power-assisted bicycle means a bicycle that is equipped with an electric motor and propelled by an electric motor attached to it or by human power or both.

Personal mobility device: A vehicle that:

- is designed to be used by one person,
- has one or more wheels that operate on a single axis,
- is propelled by an electric motor attached to the vehicle or by human power or both, and
- does not resemble a motor car or motor-cycle.

What is covered **We** will provide cover up to S\$300 for any loss or **accidental** damage to **bicycle** or **personal mobility device** belonging to **you** or **your family members** anywhere in **Singapore**. In the event of **accidental** damage, **we** will cover **you** for the repair of the **bicycle** or **personal mobility device**. If the **bicycle** or **personal mobility device** is lost or stolen, cannot be repaired or is beyond economical repair, **we** will pay **you** a cash amount equal to the damage, up to the depreciated value of the **bicycle** or **personal mobility device** computed based on its age and purchase price as follows:

- Up to one year old, 90% of the purchase price.
- Up to two years old, 70% of the purchase price.
- Up to three years old, 50% of the purchase price.
- Up to four years old, 30% of the purchase price.
- Over four years old, 20% of the purchase price.

What is not covered **We** will not cover:

- Loss or damage occurring outside **Singapore**.
- Loss or damage to tyres or accessories unless the **bicycle** or **personal mobile device** is stolen or damaged at the same time.
- Loss or damage due to racing, pace making, trials or for business purposes.
- Any theft or loss while away from **your home**, unless in a **building** and / or securely locked to an object that cannot be moved.
- Anything mentioned in the General Exceptions.

SECTION 18 • OPTIONAL COVER - FAMILY CYBER RISK PROTECTOR

This section is applicable only when this cover is included as indicated in **your schedule**. Under this section, the term **You / Your** includes **your** domestic partner and **your children** who are living permanently with **you** in **your home**.

Additional definitions

Personal information: Any personal details relating to you such as: Full name, NRIC number, FIN number, passport number, driving license number, home and / or mailing address, telephone numbers (including mobile number) registered under **your** name, online login credentials, debit/credit card and bank account number.

Third party: Any person or company who has no control over **you** nor is controlled by **you** but excludes:

- **You, your family members** and **your domestic employees**.
- **Your** employees or employer.
- Any other members of **your** family not residing with **you**.

Non-compliant article: An item which is damaged, different, and / or incomplete from what initially was ordered from an **online retailer**. This includes item which has been ordered but not delivered within a reasonable stipulated time period.

Eligible article(s): Tangible item(s) for personal use that was purchased and paid online through a secured online payment gateway.

Online retailer: A third party retail business which is registered and has a valid business license which accepts payment online through a secured online payment gateway.

What is covered

(a) Identity Theft:

During the **period of insurance**, if **your personal information** is stolen and a **third party** knowingly and unlawfully uses it without **your** expressed consent to obtain money, goods or services, **we** will:

- Cover **you** up to a maximum of S\$3,000 for actual loss incurred.
- Provide **you** with emergency funds of S\$500 provided **you** incurred an actual loss greater than S\$3,000.
- Reimburse the incidental expenses incurred by **you** up to S\$3,000 for:
 - Any legal fees incurred in **Singapore** for defending lawsuits brought against **you** by merchants or their collection agencies.
 - Any replacement fee of a driving license, passport, bank card, debit/ credit card, or identity card.
 - Any cost needed to remove any criminal or civil judgments entered against **you** and to restore **your** credit rating.
 - Challenging the accuracy or completeness of any information regarding **you** in a consumer credit report.
 - Cost for certified mail or telephone charges to law enforcement agencies, credit agencies, financial institutions or similar credit grantors for the purpose of defending or correcting **your** damaged credit status.
 - Any expenses incurred or loan application fees resulting from re-applying for a loan rejected because the lender has acted upon incorrect credit information.
 - Any lost wages due to time taken off from work to deal with relevant organisations and / or authorities to amend or rectify records as a result of an identity theft.
 - Lost wages will be calculated based on the daily rate of **your** last drawn salary; or
 - If **you** are self-employed, lost wages will be calculated based on **your** tax returns in the prior year, subject to a maximum payment of S\$500 per week.

All losses resulting from the same, continuous, related or repeated acts shall be treated as arising out of a single identity theft occurrence.

You must ask for a refund from **your** bank or debit / credit card provider. **We** will reduce **your** claim by the amount **your** bank or debit / credit card provider has refunded to **you**. Proof of compensation or denial received from them must be provided to **us**.

SECTION 18 • OPTIONAL COVER - FAMILY CYBER RISK PROTECTOR

What is covered

(b) Dispute with **Online Retailer**:

If **you** suffer financial loss arising from a dispute with an **online retailer** over any **non-compliant article** that **you** have purchased over the internet during the **period of insurance**, we will indemnify **you** for **your** loss up to S\$500 **per eligible article** or set of **eligible articles** and up to a maximum of S\$3,000 per claim.

We will have the full and absolute discretion to make the final decision whether to pay **you** the purchase price in cash, repair or replace the **non-compliant article**.

You must ask for a refund from the **online retailer**. **We** will reduce **your** claim by the amount the **online retailer** has refunded to **you**. Proof of compensation or denial received from them must be provided to **us**.

What is not covered

Under (a) Identity Theft, **we** will not cover:

- Loss which are not reported to the police within 24 hours of discovery.
- Loss from **your** bank account or personal debit / credit cards which are not reported to the card issuing company or financial institution within 24 hours of discovery.
- Any expense arising from a contractual arrangement between **you** and the issuer of **your** personal bank card or debit / credit card including late payment charges or penalties.
- Any amount **you** could be reimbursed directly by the debit / credit card provider or financial institution.
- Any claim if **you** are unable to provide proof of compensation or denial from the debit / credit card provider or financial institution.
- Any claim arising from or related directly or indirectly to any of **your** or **your family member's** business activities.
- Anything mentioned in the General Exceptions.

Under (b) Dispute with **Online Retailer**, **we** will not cover:

- Any amount **you** could be reimbursed directly by the **online retailer**.
- Any claim if **you** are unable to provide proof of compensation or denial from the **online retailer**.
- Any delivery charges, custom or sales taxes.
- Disputes concerning purchase price.
- Illegal or unlicensed goods.
- Confiscation by customs.
- Items used for business or professional purposes.
- Items not deliverable by standard postal or courier service or a freight forwarder.
- Inherent product defects including defective design, faulty workmanship or manufacturing faults.
- Cash, bullion, negotiable instruments, or vouchers / tickets of any kind.
- Collectible stamps or coins, documents of any kind.
- Computer software, any data on tapes or discs.
- Jewellery.
- Fragile items such as glassware, porcelain.
- Consumable or perishable goods, live plants or animals.
- Second-hand items.
- Antiques.
- Musical instruments.
- Electronic equipment including computers and the peripherals, camera equipment or anything that runs on batteries or electricity.
- Items acquired for re-sale and commercial use.
- Items bought from internet auction sites.
- Services of any nature.
- Anything mentioned in the General Exceptions.

SECTION 19 • OPTIONAL COVER - FAMILY WORLDWIDE PERSONAL ACCIDENT

This section is applicable only when this cover is included as indicated in **your schedule**. Under this section, **"You / Your"** includes **your** domestic partner and **your children** living permanently with **you** in **your home**.

What is covered

(a) **Accidental Death and Permanent Disablement**

We will cover **you** for any **accidental** bodily injury occurring anywhere in the world.

We will pay **you**, **your** estate or **your** legal representative \$20,000 if, within three months of the accident, the injury is the sole cause of:

- Death.
- **Total loss of sight** in both eyes and **total loss of hearing** in both ear.

Or \$10,000 if, within three months of the accident the injury is the sole cause of:

- **Total loss of sight** in one eye or **total loss of hearing** in one ear.
- **Loss of one or more limbs**.

The most **we** will pay during any one **period of insurance** is up to the total amount specified in the summary of cover. The most **we** will pay any one person during any one **period of insurance** is \$20,000.

(b) **Home Modification**

If **you** suffer any **accidental** bodily injury within the **period of insurance** resulting to one of the following:

- **Loss of one or more limbs**.
- **Total loss of sight** in both eyes.

We will cover up to \$3,000 for the reasonable cost of modifying **your home** to aid mobility within **your home** as certified by a **doctor**.

For the avoidance of doubt, this is on top of the \$50,000 sum insured under point (a) Accidental Death and Permanent Disablement.

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 claims directly or indirectly due to disease or illness.
- Modifications to **your home** that do not help in mobility.
- Modifications to a **home** which is **unoccupied** by **you**.
- Any loss or damage caused by the process of installation and modification.
- 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, liability, injury or damage 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

- 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 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 an 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**.

General Conditions

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.

This condition does not apply to section 19a (Family Worldwide Personal Accident Accidental Death and Permanent Disablement).

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.

General Conditions

- 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 **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**.
- 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** If **you** need nursing care at **home**.
- 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.
- 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
Singapore Life Ltd.
4 Shenton Way #01- 01 SCX 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 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 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



Singlife

with **AVIVA**

Singapore Life Ltd.

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