

# Singlife Home Policy (Family Cyber Risk Protector)



Important.  
Please read and keep it safe.



# Introduction

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

**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**. **We** will provide the cover shown in **Your Schedule** during the **Period of Insurance** indicated on it as long as cover has not been terminated or cancelled.

Please make sure that **You** read **Your** policy carefully. **You** may not receive any cover or cover may be reduced if **You** do not comply with the policy conditions.

**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** **We** may cancel this policy by sending 7 days' written notice to **Your** last known address.

**Mode of communication** **We** will send any correspondence based on **Your** latest contact details known to **Us** and any proof of sending by **Us** would be deemed as receipt by **You**.

**Changes we need to know about** Please 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**.

## Summary of Cover and Limits

Section	Policy feature	Maximum amount payable
1	<b>Household Contents</b> Items such as: - Furniture and furnishings      - Clothing and linen(s) - Domestic appliances              - Crockery and utensils - Mobile phone                        - Camera - Personal computer                - Watches* - Audio and visual equipment      - Jewellery*	S\$10,000
2	<b>Renovations</b> Items such as: - Kitchen cabinets                    - Ceiling lamps - Built-in wardrobes                 - Air conditioners - Bathroom and sanitary furniture   - Floor coverings	S\$10,000
3	<b>Alternative Accommodation / Loss of Rent</b> Cover up to S\$1,000 per week if <b>Your Home</b> is <b>Uninhabitable</b> .	S\$5,000
4	<b>Family Cyber Risk Protector</b> Cover loss or expenses incurred by <b>You</b> as a result of identity theft: - Actual Loss - Incidental Expenses - Emergency Funds	S\$600 S\$600 S\$500

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

## DEFINITIONS

The words or phrases below have the following meanings wherever they appear in bold font with the first letter capitalised in this policy document in singular, plural or any tense.

<b>Accident</b>	Sudden, unforeseen, unexpected, involuntary event which has taken place during the <b>Period of Insurance</b> which must be the only cause of injury or damage to or loss of property, whichever applies.
<b>Buildings</b>	<ul style="list-style-type: none"> <li>• The physical structure of the house, apartment or flat including the swimming pools, ornamental ponds and fountains, hard courts, terraces, patios, drive ways, footpaths, walls, fences, gates, hedges, gardens and fixed tanks.</li> <li>• All permanent fixtures and fittings provided by either <b>HDB</b> or the developer as standard specifications for <b>Your Home</b>.</li> </ul> <p>These must all be at the address shown in <b>Your Schedule</b>.</p>
<b>Clauses</b>	Changes in the terms of <b>Your</b> policy. These are shown in <b>Your Schedule</b> .
<b>Contents</b>	All moveable household items and utensils, furniture and furnishings, domestic appliances, audio and visual equipment, personal computers, personal belongings, <b>Valuables</b> and clothing that belong to <b>You</b> and <b>Your Family Members</b> in <b>Your Home</b> .
<b>Domestic Employee</b>	A person employed by <b>You</b> to carry out domestic duties in connection with <b>Your Home</b> and its land, and not employed by <b>You</b> in any capacity in connection with any other business, trade or profession.
<b>Domestic Pet</b>	Pets allowed in <b>Singapore</b> by the Animal & Veterinary Service (AVS).
<b>Excess</b>	The amount <b>You</b> will have to pay towards each separate claim.
<b>Family Members</b>	<b>Your</b> domestic partner; <b>Your</b> children and any of <b>Your</b> family relations who are permanently living with <b>You</b> at <b>Your home</b> .
<b>HDB</b>	Housing and Development Board of <b>Singapore</b> .
<b>Home</b>	The <b>HDB</b> flat, apartment or private dwelling house together with its fenced-up compound around the house (where applicable) at the address shown in <b>Your Schedule</b> .
<b>Insured Events</b>	<ol style="list-style-type: none"> <li>1. Fire, smoke, lightning or explosion.</li> <li>2. Earthquake, volcanic eruption, hurricane, cyclone, typhoon, storm or flood.</li> <li>3. Riot, civil unrest, strikes and labour or political disturbances.</li> <li>4. Malicious act of any person who is not legally allowed to be in <b>Your Home</b>.</li> <li>5. Being hit by aircraft or other flying objects, or anything falling from them unless they are travelling at sonic or supersonic speeds.</li> <li>6. Being hit by <b>Motorised Vehicles</b> not belonging to nor under the control of <b>You</b> or <b>Your Family Members</b>.</li> <li>7. Being hit by an animal except by <b>Your Domestic Pet</b>.</li> <li>8. Bursting or overflowing of domestic water tanks, pipes, domestic appliances or fixed heating or cooling systems. <b>We</b> will not cover: <ul style="list-style-type: none"> <li>• The actual damage to the water tanks, pipes, domestic appliances or fixed heating or cooling systems.</li> </ul> </li> <li>9. Theft or attempted theft accompanied by violent or forcible entry into <b>Your Home</b>. <b>We</b> will not cover: <ul style="list-style-type: none"> <li>• Theft by deception, unless deception is used only to get into the <b>Home</b>.</li> <li>• If <b>You</b> did not report to the police within 24 hours upon discovery and get a written police report.</li> </ul> </li> </ol>

## DEFINITIONS

<b>Insured Events</b>	<ol style="list-style-type: none"> <li>10. Falling trees &amp; branches.</li> <li>11. Failing radio or television receiving aerial (including satellite dishes), their fittings and masts.</li> <li>12. Subsidence or heave of the land which the <b>Home</b> stands, or landslip (except for damage caused by riverbank or coastal erosion).</li> </ol>
<b>Motorised Vehicle</b>	<p>Any electrically or mechanically powered vehicle, other than:</p> <ul style="list-style-type: none"> <li>• Vehicles used only as domestic gardening equipment within the boundaries of the land belonging to the <b>Home</b>;</li> <li>• Vehicles designed to help disabled people (as long as the vehicles are not registered for road use);</li> <li>• Golf carts and trolleys; or</li> <li>• Pedestrian-controlled toys and models.</li> </ul>
<b>Period of Insurance</b>	The period of time the insurance is provided for under this policy, as set out in <b>Your Schedule</b> .
<b>Personal information</b>	Any personal details relating to <b>You</b> such as: Full name, NRIC number, FIN number, passport number, driving license number, <b>Home</b> and / or mailing address, telephone numbers (including mobile number) registered under <b>Your</b> name, online login credentials, debit/credit card and bank account number.
<b>Personal Money</b>	Currency notes and coins held for personal purposes.
<b>Renovations</b>	Improvements and additions to the fixtures and fittings of <b>Your Home</b> that were made by <b>You</b> or by any previous owner or tenant of the <b>Home</b> including kitchen cabinets, built-in wardrobes, bathrooms, air conditioners and flooring.
<b>Schedule</b>	The document which gives details of the cover <b>You</b> have.
<b>Singapore</b>	The Republic of <b>Singapore</b> .
<b>Sum Insured</b>	The amount shown in <b>Your</b> summary of cover as the most <b>We</b> will pay for claims resulting from one incident for each <b>Period of Insurance</b> unless otherwise stated in this policy booklet or any <b>Clause</b> .
<b>Third Party</b>	<p>Any person or company who has no control over <b>You</b> nor is controlled by <b>You</b> but excludes:</p> <ul style="list-style-type: none"> <li>• <b>You, Your Family Members</b> and <b>Your Domestic Employees</b>.</li> <li>• <b>Your</b> employees or employer.</li> <li>• Any other members of <b>Your</b> family not residing with <b>You</b>.</li> </ul>
<b>Uninhabitable</b>	The <b>Home</b> is unfit to live in or tenanted as assessed by <b>Us</b> or <b>Our</b> appointed surveyor.
<b>Unoccupied</b>	Not lived in by <b>You</b> or anyone who has <b>Your</b> permission or does not contain enough furniture for normal living purposes.
<b>Valuables</b>	Stamp, coin or medal collections, pictures, other works of art, items of gold, silver or any other precious metal, jewellery, watches and furs.
<b>We, Us, Our</b>	Singapore Life Ltd. (referred to as "Singlife").
<b>You, Your</b>	The person (or people) named as insured in <b>Your Schedule</b> .



## 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\$500 per article / set / pair and up to the total amount of S\$3,000.
- 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 • 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.

### SECTION 3 • ALTERNATIVE ACCOMMODATION / LOSS OF RENT

#### 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 4 • FAMILY CYBER RISK PROTECTOR

Under this section, the term “**You / Your**” includes **Your** domestic partner and **Your Children** who are living permanently with **You** in **Your Home**.

#### What is covered

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\$600 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\$600 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\$300 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**.

The most **We** will pay during any one **Period of Insurance** is up to the total amount specified in the summary of cover.

## SECTION 4 • FAMILY CYBER RISK PROTECTOR

### What is not covered

#### 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.



## General Exceptions

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

- 1. War**

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

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

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

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

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

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

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

Any loss, damage or liability which involves:

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

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

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

  - A sudden and unexpected **Accident** which can be identified.
  - Oil leaking from a domestic oil installation at the **Home**.
- 7. Deliberate, malicious, willful act or gross negligence**

Any loss, liability, injury or damage rising from deliberate, malicious, willful act or gross negligence caused by act of **You, Your Family Member, Domestic Employee**, relatives, employer, employees, legal representatives, housemate, room-mate, tenant(s), sub-tenant(s) or any person who is legally allowed to be in **Your Home**.
- 8. Sanction limitation and exclusion clause**

**We** shall not be deemed to provide cover and **We** shall not be liable to pay any claim or provide any benefit hereunder to the extent that the provision of such cover, payment of such claim or provision of such benefit would expose **Us** to any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of the European Union or United Kingdom or United States of America.
- 9. Alcohol and drugs**

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

## General Exceptions

- 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 3 - 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 1961 or the like.
  - Non-conformance to the Road Traffic (Pedestrian Crossing) Rules or the like.
  - Non-conformance to the Road Traffic (Bicycle) Rules or the like.
- 17. Wear and tear** Any loss, liability, injury or damage due to obsolescence, wear and tear (e.g. marring, scratching, denting, cosmetic damage which does not affect how the article works), fungus, atmospheric conditions, insect infestation, process of dyeing 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. Unoccupied** Any loss, liability, injury or damage while **Your Home** is **Unoccupied** for more than sixty (60) consecutive days.
- 22. 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**.

## 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 the 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** 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.

## 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 2001 or any subsequent revisions of this Act to enforce any of its terms.
- 18. First loss basis** If the actual full reinstatement or replacement value under section 1 and 2 at the time of the loss or damage is greater than **Your Sum Insured** 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.

## Our Promise Of Service

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

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

**We** always welcome feedback so **We** can improve **Our** products and services

## Customer Care Policy

At Singapore Life Ltd. **We** will make every effort to provide the high level of service expected by all **Our** Policy holder. 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](mailto:personal_insurance@singlife.com). **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 City House Singapore 068877  
Telephone: 6327 8878  
Fax: 6327 8488  
Email: [info@fidrec.com.sg](mailto:info@fidrec.com.sg)  
Website: [fidrec.com.sg](http://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](http://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](http://gia.org.sg) or [sdic.org.sg](http://sdic.org.sg)).

**Learn more about our other products and services at [singlife.com](http://singlife.com)**





# Singlife

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