



Singlife CIRCLE ASSETS

Tailored protection for your home and the things you value, from fine art and wine collections, to jewellery and watches, all covered under one comprehensive plan designed around the life you've built.



Protect more than your home. Protect what makes it yours.

Singlife Circle Assets is designed to safeguard your valuable assets and lifestyle. From your property and possessions like fine art, wine collections, jewellery and watches, this bespoke protection plan provides worldwide all-risks protection, wherever life takes you.

With a 24-hour Claims Hotline, and no excess applied to private collections, you can enjoy peace of mind knowing the things you value are protected with coverage designed for discerning collectors and homeowners.



Product Highlights



Covers your property, household contents, art and wine collections, jewellery and watches and includes personal liability.



Worldwide all-risks coverage.



Dedicated cover for private collections.



24-hour Claims Hotline – Report a claim anytime and receive expert support when you need it most.



No excess on private collections.

Private Collections

It takes dedication to build a unique collection. That is why we have designed flexible protection that lets you choose between standalone cover for your Private Collections or comprehensive coverage that also protects your property. Whether it is paintings, antiques, musical instruments, wine, jewellery or watches, you can protect what you have carefully chosen and collected over time.



FEATURE	BENEFIT
Automatic Cover For Newly Acquired Items	Enjoy automatic cover for newly acquired items at 30% of their value, provided you notify us within 90 days of purchase.
Wine Coverage	Protect your premium wine and whisky collection, including damage caused by temperature fluctuations resulting from climate control system failure.
Pair or Set Cover	Covers the full value of a pair or set, even if only one or some of the items are lost or damaged.
Death of Artist	Covers the appreciation in value of an artwork if it is lost or damaged within six months of the artist's death.
Defective Title	Covers the purchase price if you have to give up an item due to an issue with its legal ownership, including approved legal costs.
Items in Transit	Covers your insured collectibles while they are being transported, provided they are properly packed and within policy limits.
125% Jewellery Uplift	Covers up to 125% of the Sum Insured, capped at S\$45,000 per year, if the Sum Insured is below the market value at the time of loss.

Property & Contents



Property

Cover for the structure of property you own as well as any fixtures and fittings



Contents

Furniture, personal belongings as well as improvements you have made as a tenant

FEATURE	BENEFIT
Replacement as New	Covers the replacement cost of an item as new, without any deduction for depreciation, if it is lost or damaged beyond repair.
Large Loss Excess Waiver	Waives the policy excess for covered losses exceeding S\$85,000.
Locating a Leakage	Covers the cost of repairing damage caused by a leak, including locating its source.
Mould Remediation Costs	Covers mould remediation costs following a covered loss, up to S\$35,000.
Feng Shui Consultation	Covers Feng Shui consultation costs incurred during the reinstatement of your building, up to S\$1,750.
Security Upgrade	Covers security system upgrades following an aggravated burglary that results in a valid claim, up to S\$26,500.

Special Limits for Contents



ITEM CATEGORY	SPECIAL LIMIT
Money, gold, silver or platinum bullion	S\$15,000
Jewellery	S\$25,000
Fine art	S\$140,000
Wine	S\$100,000, capped at \$1,000 per bottle
Stamps, coins and medals	S\$45,000
Crystal, china, porcelains, figurines, statues, sculptures, mirrors and glassware	S\$100,000 if caused by breakage; otherwise up to full sum insured
Outdoor items, including garden furniture and ornaments	S\$25,000
Sailboards, surfboards, rowing boats, dinghies and accessories	S\$17,500
Silverware, tableware, trays, trophies and similar household articles made of gold, gold plate, silver, silver plate or platinum	S\$15,000
Furs	S\$10,000
Securities, deeds and passports	S\$10,000

Liability

Singlife Circle Assets protects you, your family and domestic staff against liability for accidental injury or damage to someone else or their property, whether at home or overseas.

FEATURE	BENEFIT
Liability Coverage	Covers costs you are legally required to pay for accidentally injuring someone or damaging their property, anywhere in the world, including approved legal defence costs.
Reversal of Damages	Covers unrecoverable court-awarded damages, up to S\$900,000.
Credit Cards, Forgery and Counterfeiting	Covers losses arising from stolen bank or credit cards, or losses from accepting counterfeit paper currency in good faith, up to S\$90,000.
Identity Fraud	Covers the cost of resolving identity fraud, correcting fraudulent entries on your credit report and reimbursing eligible expenses, up to S\$45,000.
Golfer Exposures	Provides up to S\$100,000 for bodily injury sustained while playing golf.
Golfer Hole in One	Covers hospitality expenses incurred following a hole-in-one, up to S\$1,750.



Your home, collections and lifestyle
are personal, your cover should be too.

Speak with your Financial Adviser Representative
to understand how Singlife Circle Assets
can be tailored to your property, contents,
private collections and liability needs.



Visit **singlife.com/circle-assets**
to find out more.



IMPORTANT NOTES

1. This brochure is for general information only and does not constitute an offer, recommendation, solicitation or financial advice.
2. The information in this brochure is a summary only. Please refer to the actual policy contract, policy schedule and policy wording for the full terms, conditions, exclusions, limits and sub-limits of the policy.
3. Singlife Circle Assets is offered under the Singlife name in partnership with Circle SE Asia Pte. Ltd. Coverage is subject to underwriting, acceptance by Circle SE Asia Pte. Ltd., policy terms, conditions, exclusions and the payment of premium.
4. All benefits, limits and sub-limits stated are subject to the policy wording and schedule. Where there is any inconsistency between this brochure and the policy contract, the policy contract shall prevail.
5. All-risks coverage means coverage for physical loss or damage unless excluded under the policy. It does not mean every possible loss is covered.
6. Key exclusions include, but are not limited to:
 - Gradual deterioration; wear and tear; inherent defect; insects or vermin; mould, wet or dry rot, or bacteria
 - Pre-existing damage
 - Mechanical or electrical breakdown; defects in material or workmanship
 - War, invasion, or any other act of hostility
 - Radioactivity or any chemical, biological, or electrical weapon
 - Intentional acts by you or your family member(s)
 - Confiscation or destruction by an authority
 - Transportation of jewellery, including jewellery in baggage unless carried by hand
 - Unsuitable packing for transportation
 - Failure by the insured to comply with applicable legal requirements
 - Terrorism
 - Communicable disease

Please refer to the policy wording for the full list of exclusions and applicable terms and conditions.

7. Worldwide cover is subject to territorial restrictions, sanctions, local regulations, transit requirements and other policy terms and conditions.
8. Automatic cover for newly acquired items or contents applies only where the policyholder informs the insurer within the required notification period and subject to the applicable limits, additional premium and policy terms.
9. Values stated for private collections, jewellery, watches, fine art, wine and other valuables may require valuation, proof of ownership, agreed value documentation or other supporting evidence.

IMPORTANT NOTES

10. Benefits such as depreciation following restoration, death of artist, defective title, pair or set cover, works in progress, recovery rights and nil excess are subject to specific conditions under the policy wording.
11. Large loss excess waiver does not apply to the subsidence excess, unoccupied building excess or water damage excess.
12. Liability coverage applies only to damages the insured person is legally obligated to pay for covered occurrences, and is subject to the applicable jurisdiction, exclusions, limits and policy conditions.
13. All information is correct as at the date of publication.

Singlife Circle Assets is distributed by Singapore Life Ltd. (the "Insurer"). The policy is underwritten on behalf of the underlying capacity providers and administered by Circle SE Asia Pte. Ltd., including policy issuance, customer servicing, and claims administration, in accordance with the terms and conditions of the policy.

This material is not an insurance contract. Full details, including the applicable terms, conditions and exclusions, are set out in the relevant policy documents.

These policies are 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 Singapore Life Ltd or visit the GIA or SDIC websites (www.gia.org.sg or www.sdic.org.sg). Information is accurate as at 29 October 2026.



Singlife

Singapore Life Ltd.

5 Straits View, #01-18/19 The Heart, Marina One, Singapore 018935

Tel: (65) 6827 9933 singlife.com

Company Reg. No. 196900499K

GST Reg. No. MR-8500166-8