

Steps to follow when submitting HomeBliss claim for consideration

- ◆ You can access our website at www.sompo.com.sg to download a copy of our claim form. Simply click on the 'Claims' tab and select the appropriate option.
- ◆ Alternatively, you can notify the Company at our offices, through your agent or broker or via email at claimsreport@sompo.com.sg and request a claim form to be posted to you.
- ◆ Complete the claim form as accurately as you can and return the form to us *within the stipulated time frames* stated in your policy conditions. **Please note that submission of the claim form will be treated as your making a claim under your policy.**

As the HomeBliss policy comprises many sections, the procedures to follow and documents to submit will vary depending on the type of claim you are submitting. For claim forms you should also select the claim form according to the type of claim you are making.

For property claims:	General Property Claim Form /procedure
For liability claims:	General Liability Claim Form / procedure
For miscellaneous claims:	General Claim Form
For Home Assistance Services claims:	HomeBliss – Home Assistance Services Form

General Information

- ◆ Take all reasonable steps to minimize the extent of loss or damage. If possible, take photographs to show the extent of damages.
- ◆ Do not dispose of, repair, reinstate, alter or in any way interfere with the damaged items or the evidence as to the cause of loss or damage, except with our consent or that of our appointed loss adjusters.
- ◆ If a criminal act such as fraud, bodily assault, theft, robbery or fidelity is involved, please make a police report. A copy of the police report must be extended to us.
- ◆ Record the particulars of the witnesses (if any).
- ◆ Retain and submit all original invoices, bills and any other documents to substantiate your claim.
- ◆ We may appoint service providers when necessary to conduct an investigation into the occurrence. Should we do so, we will keep you informed of our appointed service provider's details. Please co-operate fully with the adjuster or investigator and provide all necessary information in a timely manner to ensure that we may respond to you as soon as possible.

LOSS OR DAMAGE TO INSURED PROPERTY

Notification

You should always notify the Company of a claim as soon as possible and in any event within the notification period stated in the policy documents. Failure to do so may result in further and aggravated damage to the insured property or deny the Company the opportunity to attempt to mitigate the loss or prejudice our position as far as recovery is concerned. Should this happen, the Company may reserve our rights and decline to consider your claim.

Important points to note (please peruse your policy for detailed wordings)

Contribution

If you have any other insurance covering the property damaged or lost you should declare this to the Company. The Company shall not pay or contribute more than its ratable proportion of the loss.

Average

If the value of the insured property is actually higher than the amount insured in the policy at the time of loss, the Company will only pay a ratable proportion of the loss up to the insured value and you will have to bear the remaining loss on your own. Every item, if more than one, shall be separately subject to this condition.

You should therefore make sure that you have put in an adequate sum insured for your property and should at the least review your sum insured upon every policy renewal. The onus of ensuring an accurate sum insured shall rest on you.

Waiver of Average

If the insured dwelling is not a landed property (not a terrace house, semi-detached house or bungalow) and you have insured both building structure and contents, average will be waived. However, you should still make sure that you have declared a reasonable sum insured otherwise you may not be adequately protected.

Average Relief

For landed property policyholders, average will not be applied if the sum insured at the time of loss is at least 85% of the sum insured declared under the policy.

Depreciation

The amount to be settled will take into consideration proper allowance for wear, tear or depreciation.

Subrogation

If the loss of damage to the insured property is caused by a third party's action the Company will have a right of recovery against the third party. In these instances, you shall co-operate with the Company as required in order that we may enforce our recovery rights.

Duty of Care

You should always act as if uninsured and take all reasonable care to maintain and keep the insured property in a proper state of repair and take all reasonable precautions to prevent accidental loss or damage to the property insured.

What documents do I need to submit?

This will vary from case to case and will also depend on the circumstances of the claim, but common documents to be submitted as applicable include:

- ◆ Fully completed claim form
- ◆ Police report
- ◆ Any original receipts or invoices to evidence payment
- ◆ Any other documents to substantiate your claim

LIABILITY CLAIMS - LOSS OR DAMAGE TO THIRD PARTY PROPERTY OR INJURY TO THIRD PARTIES

Notification

You should always notify the Company of a claim as soon as possible and in any event within the notification period stated in the policy documents.

- ◆ Failure to do so may prejudice our position on liability and/or recovery prospects and deny the Company the opportunity to investigate the matter early.
- ◆ Timely notification will enable the Company to take whatever action as is necessary to mitigate the loss and/or achieve an amicable settlement. Early settlement of a claim will result in cost savings for all parties.
- ◆ You should co-operate and ensure the co-operation of your employees with the Company in our investigation process.

Non or late reporting of claims, failure to pass documents from third parties to the Company or non co-operation may prejudice our position. Should this happen, the Company may reserve our rights and decline to consider your claim.

Claims from Third Parties

- ◆ Do not admit liability or sign any promissory note agreeing to pay for damages.
- ◆ All documents received from third parties must be forwarded, unanswered, to Sompco immediately.
- ◆ What should you do if you do receive a third party letter or Writ of Summons?
The facts & circumstances surrounding an accident will vary from case to case and we will need to evaluate each case on its own merits. You must therefore notify the Claims Department immediately upon receiving such documents so that we are able to advise you accordingly. Any delay on your part may prejudice your claim. Please contact the Claim Department immediately for advice.

What documents do I need to submit?

Common documents to be submitted as applicable include:

- ◆ Fully completed claim form and/or police report if applicable
- ◆ Any original receipts to evidence payment
- ◆ Any other documents to substantiate your claim
- ◆ Any documents received from third parties

PERSONAL ACCIDENT CLAIMS

What documents do I need to submit?

Common documents to be submitted as applicable include:

- ◆ Fully completed claim form
- ◆ Police report / Medical reports / In-patient Discharge Summary form
- ◆ Original medical bills and/or certificates. Please provide your latest pay slip or other evidence of remuneration if claiming for weekly wage compensation.
- ◆ Medical and TCM bills must indicate a breakdown of the expenses incurred (consultation and medication prescribed). Do not submit receipts as these will not show enough information for the claim to be assessed. Specialist consultation and treatment should be referred by a general practitioner.
- ◆ The medical condition being treated must be clearly stated, especially for claims made under extended benefits. For example, the diagnosis should state clearly that the treatment is being sought for food poisoning, insect bites or a specific infectious disease if you are making a claim under these extended benefits.

24 HOUR EMERGENCY HOME ASSISTANCE SERVICES

- ◆ For **Home Assistance Services** claims, you should call our Sompo Assist Hotline at **(65) 6221 3393** for referral of the appropriate contractor. Please ensure that the original invoice should give an indication of the services provided and a breakdown of the invoiced items.
- ◆ Submit the original invoices together with the duly completed **HomeBliss – Home Assistance Services** claim form.
- ◆ The **Home Assistance Services** are: -
 - ✓ **Locksmith Assistance**
 - ✓ **Plumbing Assistance**
 - ✓ **Electrical Assistance**
 - ✓ **Air-Conditioning Engineer Assistance**
 - ✓ **Pest Control Services**

This section shall not cover repair, replacement or rectification costs of any nature.

OTHER MISCELLANEOUS CLAIMS

What documents do I need to submit?

Common documents to be submitted as applicable include:

- ◆ Fully completed General Claim Form.
- ◆ Police report.
- ◆ Coloured photographs showing the damaged property.
- ◆ Copy of original purchase invoices/receipts for the lost/damaged items (if not available, provide full description of the items including make, model, age and condition, and purchase date and price).
- ◆ For claims under the Rent Protector section, you should provide an updated copy of the rental agreement and any correspondence between yourself and your tenant relating to the dispute.

Please be advised that we may also request for any other supporting documents that are not listed above for claim assessment.

IMPORTANT NOTICE

If you have made any false or fraudulent statements or suppressed, concealed or falsely stated any material fact whatsoever, your claim may be refused.