



PROTECT YOUR PROPERTY BECAUSE YOUR HOME MATTERS TO YOU

Home Insurance



Protecting your home against unexpected accidents

Key Highlights

- **Tailored protection**
Different coverage options to meet your requirements.
- **Safeguarding what's important**
Eases your financial burden when you are restoring your home damaged by fire or other mishaps.
- **24/7 home assistance**
Handy services for plumbing, electrical, locksmith, pest control and aircon repair are just a phone call away.
- **Preserving your serenity**
Covers your liabilities if you accidentally damage your neighbours' properties.
- **Peace of mind**
Takes care of your alternate accommodation costs if your home becomes uninhabitable due to flood or other unfortunate events.
- **Enjoy savings on 3-year plan**
Save 15% on your premiums when you choose the 3-year home insurance plan.

Customised cover suited to your needs

Choice of 2 products

- **HomeVital** protects your home against loss or damages arising from insured events, e.g. fire, lightning, flood, theft by forcible entry, damages caused by burst pipes, etc.
- **HomeMax** is an all-risks home insurance, covering loss or damages to your home caused by accidents.

As homeowner of a property, what needs to be insured is different from that of a tenant.

Coverage	Homeowner	Tenant
Building	✓	
Renovations	✓	
Home contents	✓	✓

Our home insurance covers building based on the property type. If you choose to insure the building, it is important that it is adequately insured at its reinstatement value. If the building is insured below its reinstatement value, you could only claim a portion of the damages in the event of a loss. E.g. if it takes \$1,000,000 to reinstate the building and you only insure it at \$750,000, we will only pay up to 75% of the damages in the event of a loss.

Besides the building, we also cover your home improvements and prized possessions because they matter to you.

For a start, we provide the minimum sum insured for the building, renovations and home contents. You may top up the respective sum insured to ensure adequate coverage.

Private Property

• Building

It is optional for you to insure the building. If you choose to insure it, you may use our [Calculator](#) to work out the reinstatement costs.

• Renovations and Home Contents

Property Type	Minimum Sum Insured	
	Renovations (S\$)	Home Contents (S\$)
Condominium (include Exec Condo)	60,000	50,000
Landed Properties	80,000	50,000

HDB Property

• Building

It is mandatory to insure the building if you are the homeowner of the property.

Property Type	Minimum Sum Insured (S\$)
5-room or smaller	100,000
Executive Apartment	
HUDC (non-privatised)	120,000
Multi-Generation Flat	
Jumbo Flat	200,000

• Renovations and Home Contents

Property Type	Minimum Sum Insured	
	Renovations (S\$)	Home Contents (S\$)
3-room or smaller	30,000	20,000
4-room	40,000	20,000
5-room	50,000	30,000
Executive Apartment		
HUDC (non-privatised)	60,000	30,000
Multi-Generation Flat		
Jumbo Flat		

Benefits

To enhance protection for you and your family, our home insurance extends the following benefits to you.

	Sum Insured per Policy Year (S\$)	
	HomeVital*	HomeMax*
Worldwide family personal liability	\$500,000	\$1,000,000
Professional fees	Up to 10% of total sum insured of Building and Renovations	
Removal of debris	Up to 10% of total sum insured of Building and Renovations	
Temporary cover for new improvements	Up to 10% of total sum insured of Building and Renovations	
Loss of rental income or additional cost of alternative accommodation	Up to \$50,000	Up to \$100,000
Replacement or replenishment of fire extinguishing appliances	Up to \$1,000	Up to \$2,500
Conservancy charges	Up to \$1,000	Up to \$2,500
Mobility enhancement	Up to \$5,000	Up to \$5,000
Replacement of main door locks and keys	Up to \$500	Up to \$1,000
Accidental damage to fixed glass or fixed mirror	Up to \$1,000	Up to \$3,000
Home cleaning following an outbreak of an Infectious Disease	Up to \$150	Up to \$300
Temporary storage of Home Contents	Up to \$5,000, sub-limit of \$500 per article or item or set	
Household removal	Up to \$1,500	Up to \$5,000
Deterioration of food in the refrigerator	Up to \$200	Up to \$500
Loss or damage to Domestic Helper's personal belonging	Up to \$500	Up to \$750
24-hour Home Assistance Services	Up to 4 times per Policy Year, maximum limit of \$100 per incident	Up to 4 times per Policy Year, maximum limit of \$150 per incident
Specified Article within the Insured Dwelling	Not offered	Based on agreed sum insured, subject to excess.

*Protected up to specified limits by SDIC.

Please refer to the schedule and policy wordings for the full terms, conditions and exclusions.

Notes

1. Building means the following:
 - The apartment, condominium, cluster housing or HDB flat which includes the building structure (excluding the foundations and drains), fixtures and fittings based on the standard specifications by the property developer or HDB. It excludes all common areas and/or facilities that are provided by the property developer or HDB for common access or use or such areas and/or facilities that are under the care of the Town Council or MCST.or
 - The landed property such as bungalows, semi-detached and terrace house, which includes the building structure (excluding the foundations and drains) which is built of brick, stone or concrete and roofed with concrete, tiles or slates and/or other incombustible materials, together with the garages, outbuildings, hard courts and in-ground pools, drive paths, patios, terrace, landscaping and the walls, gates and fences and other private areas You own and which the public do not have access to.
2. Renovations refers to any improvements, installations and additions made within the Insured Dwelling by You or any previous owner or tenant in the form of fixtures and fittings. This includes flooring, air-conditioners, built-in wardrobes and kitchen cabinet, but does not include any part of the Building itself.
3. Home Contents include any moveable physical household items, Personal Effects and Valuables belonging to You and/or Your Family Members and are kept within the Insured Dwelling. It does not include, amongst other items, motor vehicles, pets and items connected with your business or trade. Please refer to the policy contract for the exclusions and the benefit sub-limits.
4. A Policy Year means each 12-month period commencing from the start date of the Policy.
5. Insured Events covered under HomeVital are:
 - Fire, lightning or explosion.
 - Being hit by a road vehicle, train, animal, flying object or aircraft which You or Your Family Members do not own or control.
 - Actual or attempted theft as long as force and violence are used to get into or out of the Insured Dwelling only if the Insured Dwelling is not left Unoccupied at the time of loss or damage.
 - Bursting or overflowing of domestic water tanks, apparatus or pipes within the Insured Dwelling (but not damage to water tanks, apparatus and pipes and expenses for tracing the source of leak) only if the Insured Dwelling is not left Unoccupied at the time of loss or damage.
 - Hurricane, cyclone, typhoon, windstorm, earthquake or volcanic eruption.
 - Flood caused by water overflowing or escaping from normal channels. This includes flood caused by the sea, windstorm, bursting or overflowing of public water mains or any other flow or build-up of water coming from outside the building structures.
 - Subsidence or landslip caused by flood only.
 - Riot, civil commotion or strike.
 - Malicious acts only if the Insured Dwelling is not left Unoccupied at the time of loss or damage.
6. Under-insured or Under-insurance means where the sums insured shown in the Schedule are lower than the actual full reinstatement or replacement costs at the time of loss or damage.
7. The minimum premium per policy is S\$54.50 (incl GST).
8. You may contact our 24-hour Home Assist Hotline at 6221 3393 for referral of suitable repairer(s) to assist with your problems.

Important Note

This product brochure is for general information only and not a contract of insurance. The specific terms, conditions and exclusions are set out in the policy. Please refer to HomeVital and HomeMax for their detailed terms and conditions.

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/LIA or SDIC websites (www.gia.org.sg or www.lia.org.sg or www.sdic.org.sg).

Learn more at www.sompo.com.sg

Sompo Insurance Singapore Pte. Ltd.

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