

HomeMax

Important Notice

Pursuant to Section 25(5) of the Insurance Act (Cap 142) or any subsequent amendments thereof:

You are to disclose to Us, fully and faithfully, all the facts you know or ought to know, otherwise You may receive no benefit from the Policy. No insurance shall be in force until Your application has been accepted by Us and premium is paid to and received by Us in accordance with the Payment Before Cover Warranty (whichever applicable).

Your Policy

This is Your Sompo **HomeMax** Insurance Policy ("**Policy**"). This document contains details of benefits, conditions and exclusions relating to Your Insured Dwelling. Any statement, information or declaration that You have given, including any declaration made over the phone, by fax, email or over the internet at the time of making the application, will form the basis of the contract. The Schedule, Table of Benefits and any further Endorsements all form part of the Policy.

This Policy will form the basis on which We will settle all claims. It is only valid if You have paid Us the applicable premium in full and We have given You a Schedule.

The base currency of this Policy is in Singapore Dollars (S\$ or SGD).

Please read the Policy carefully to understand all the benefits, conditions and exclusions that apply to Your insurance cover, and keep this document for Your own reference.

Who is eligible?

This policy is only available to You if You have fully paid Your premium and:

- You are the owner or co-owner of the Insured Dwelling;
- You are the mortgagor or co-mortgagor or borrower or co-borrower of the mortgage loan for the Insured Dwelling; or
- You are a tenant or co-tenant who rents the Insured Dwelling and You reside in it.

Important notes

- The Insured Dwelling must be located in Singapore and is solely used for private dwelling and there is no commercial or industrial activity conducted in it.
- You may only insure the contents which You own if You are a tenant or co-tenant of the Insured Dwelling.
- We may change the terms and conditions of this Policy at the Policy's next and future renewals.
- You must insure the Building, Renovations and Home Contents for their full reinstatement or replacement value (whichever is higher). If not, You will be responsible for Your share of loss or damage. Please see **General Conditions Part A and B** for details.
- For any loss or damage covered by or extended under Sections 1, 2, 3 and 20, We will reduce the sums insured by the amount claimed under these Sections. Please see **General Conditions Part K** for details.

Table of Benefits

Section	Benefit	Sum Insured per Policy Year (\$\$)	Excess																										
1	Building	Our maximum liability for all claims under this Section shall be the sum insured specified in the Schedule.	<ul style="list-style-type: none"> • Excess of \$100 for each and every loss or damage, except for loss or damage caused by fire, in which case no excess is payable. • Excess of 10% of loss or damage or \$10,000 (whichever is higher), for each and every loss or damage caused by subsidence or landslip. 																										
2	Renovations	Our maximum liability for all claims under this Section shall be the sum insured specified in the Schedule.																											
3	Home Contents	<p>Our maximum liability for all claims under this Section shall be the sum insured specified in the Schedule.</p> <p>Sub-limits:</p> <table border="1"> <thead> <tr> <th>Category</th> <th>Per article, item, pair or set</th> <th>Per Policy Year</th> </tr> </thead> <tbody> <tr> <td>Valuables</td> <td>Up to 5% of the sum insured under Section 3 or \$2,500 per article or item or pair or set (whichever is lower).</td> <td>Up to 30% of the sum insured under Section 3 in aggregate.</td> </tr> <tr> <td>Personal Effects</td> <td>Up to \$500</td> <td>Up to 10% of the sum insured under Section 3 or \$5,000, whichever is lower.</td> </tr> <tr> <td>Mobile phones, digital tablets & portable devices</td> <td>Up to \$500</td> <td>Up to \$3,000</td> </tr> <tr> <td>Computer & laptops</td> <td>Up to \$1,500</td> <td>Up to \$5,000</td> </tr> <tr> <td>Bicycle</td> <td></td> <td>Up to \$1,000</td> </tr> <tr> <td>Money</td> <td></td> <td>Up to \$1,000</td> </tr> <tr> <td>Legal document</td> <td></td> <td>Up to \$1,000</td> </tr> <tr> <td>All other contents not listed above</td> <td>Up to 10% of the sum insured under Section 3, per article or item or pair or set.</td> <td></td> </tr> </tbody> </table>		Category	Per article, item, pair or set	Per Policy Year	Valuables	Up to 5% of the sum insured under Section 3 or \$2,500 per article or item or pair or set (whichever is lower).	Up to 30% of the sum insured under Section 3 in aggregate.	Personal Effects	Up to \$500	Up to 10% of the sum insured under Section 3 or \$5,000, whichever is lower.	Mobile phones, digital tablets & portable devices	Up to \$500	Up to \$3,000	Computer & laptops	Up to \$1,500	Up to \$5,000	Bicycle		Up to \$1,000	Money		Up to \$1,000	Legal document		Up to \$1,000	All other contents not listed above	Up to 10% of the sum insured under Section 3, per article or item or pair or set.
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Legal document		Up to \$1,000																											
All other contents not listed above	Up to 10% of the sum insured under Section 3, per article or item or pair or set.																												
4	Worldwide family personal liability	Up to \$1,000,000 for all claims.																											
5	Professional fees	Up to 10% of the total sum insured under Sections 1 & 2 as shown in the Schedule.																											
6	Removal of debris	Up to 10% of the total sum insured under Sections 1 & 2 as shown in the Schedule.																											
7	Temporary cover for new improvements	Up to 10% of the total sum insured under Sections 1 & 2 as shown in the Schedule.																											
8	Loss of rental income or additional cost of alternative accommodation	Up to 10% of the total sum insured under Sections 1 & 2 or up to 10% of the sum insured under Section 3 (whichever is lower), and in any event up to an aggregate of \$100,000 per Policy Year (regardless of the																											

Section	Benefit	Sum Insured per Policy Year (\$\$)	Excess
		number of events) and subject to maximum of \$10,000 per month.	
9	Replacement or replenishment of fire extinguishing appliances	Up to 10% of the total sum insured under Sections 1 & 2 or up to 10% of the sum insured under Section 3 (whichever is lower), subject to a maximum of \$2,500.	
10	Conservancy Charges	Up to 5% of the total sum insured under Sections 1 & 2, subject to a maximum of \$2,500.	
11	Mobility enhancement	Up to 10% of the total sum insured under Sections 1 & 2, subject to a maximum of \$5,000.	
12	Replacement of main door locks and keys	Sum insured under Section 3, subject to a maximum of \$1,000.	
13	Accidental damage to fixed glass or mirror	Sum insured under Section 2, subject to a maximum of \$1,500 per incident, and maximum of \$3,000 on aggregate.	Excess of \$100 for each and every loss or damage.
14	Home cleaning following outbreak of an Infectious Disease	Subject to a maximum of \$300.	
15	Temporary storage of Home Contents	Up to 15% of the sum insured under Section 3 or \$5,000, whichever is lower. Sub-limit: \$500 per article or item or pair or set.	
16	Household removal	Sum insured under Section 3, subject to a maximum of \$5,000.	
17	Deterioration of food in the refrigerator	Up to a maximum of \$500.	Excess of \$100 for each and every loss or damage.
18	Loss of or damage to Domestic Helper's personal belongings	Sum insured under Section 3, subject to a maximum of \$750 (regardless of the number of Domestic Helpers in Your Insured Dwelling), provided claim under Sections 1, 2 and/or 3 for the same event is valid and payable.	
19	24-hour home assistance services	Up to \$150 per incident, subject to a maximum of 4 incidents.	
20	Specified Article within Insured Dwelling	The sum insured for each Specified Article is as stated in the Schedule. The total sum insured for all Specified Articles under this Section shall not exceed 30% of the sum insured under Section 3.	Each Specified Article is subject to an excess of \$100 or 10% of the loss, whichever is higher, for each and every loss.

Definitions

Certain words have been defined below. These have the same meaning wherever they are used in the Policy. They begin with a capital letter (e.g. We, Us).

Term	What it means
Accident / Accidental	A sudden, unexpected and identifiable event which happens during the Period of Insurance which is the only cause of (a) damage to property and has a visible impact on its external appearance, or (b) Injury to a person.
Act of Terrorism	An act, including but not limited to the use of force or violence and/or the threat thereof, of any person or group(s) of persons, whether acting alone or on behalf of or in connection with any organization(s) or government(s), committed for political, religious, ideological or similar purposes including the intention to influence any government and/or to put the public, or any section of the public, in fear.
Bicycle	A vehicle that has 2 wheels and pedals, which is steered by a handlebar and propelled solely by human power.
Building	(a) 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 (b) 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.
Conservancy Charges	The fees which You are responsible to pay to the Town Council or MCST for the Insured Dwelling.
Domestic Helper	A person employed by You or any of Your Family Members for domestic duties and is residing in the Insured Dwelling.
Endorsement	Amendment made to this Policy by Us.
Family Member(s)	Any of Your family relations who permanently resides in the Insured Dwelling, but excluding tenants, boarders, lodgers or paying guests.
HDB	Housing and Development Board.
Home Contents	Any moveable physical household items, Personal Effects and Valuables belonging to You and/or Your Family Members and are kept within the Insured Dwelling. This does not include: a. any property specifically insured under another policy; b. any item forming part of the Building or Renovations; c. any aerial devices, motor vehicles, watercrafts and their accessories; d. any mechanically or motor propelled mobility devices and their accessories; e. any item that does not belong to You and/or Your Family Members but for which You or they have control over or are looking after; f. any item or property used, owned or held in trust or in connection with any business, employment, profession or trade; and g. livestock and pets.
Infectious Disease	Final and confirmed diagnosis of any of the following infectious diseases, as defined by internationally accepted medical diagnostic criteria, by a registered medical

Term	What it means
	practitioner, supported by acceptable clinical, radiological, histological and laboratory evidence: <ol style="list-style-type: none"> a. Severe Acute Respiratory Syndrome (SARS); b. Dengue Fever / Dengue Haemorrhagic Fever; c. Variant Creutzfeldt-Jakob Disease (vCJD) or 'Mad Cow Disease'; d. Nipah Viral Encephalitis; e. Japanese Viral Encephalitis; f. Malaria; g. Pulmonary Tuberculosis; h. Measles; i. Rabies; j. Melioidosis; k. Hand, Foot and Mouth Disease (HFMD); l. Avian Influenza or 'Bird Flu' due to Influenza A viral strains H1N1, H5N1, H9N2 or H7N7; m. Chikungunya Fever; or n. Zika virus.
Injury	Visible damage or visible harm to a person caused by an external force during the Period of Insurance which is directly and solely caused by an Accident. It excludes any damage or harm due to any medical condition, sickness, disease, or any naturally occurring cause.
Insured Dwelling	The residential property which You insured as the risk location shown in the Schedule. This does not include the shared areas as described in Our definition of Building.
Known Event	Any situation or incident which threatens or affects the Building, Renovations or Home Contents of/at the Insured Dwelling or any third party's property, and which You or Your Family Members were aware of or could reasonably be expected to know, before You applied for cover under this Policy or made changes to the cover under this Policy.
LTA	Land Transport Authority of Singapore.
MCST	Management Corporation Strata Title.
Money	Bank or currency notes, coins, postal and money orders belonging to You and/or Your Family and are kept in the Insured Dwelling.
Period of Insurance	The coverage period shown in the Schedule, and any further coverage period You have paid additional premium for.
Property	Buildings, Home Contents, Renovations.
Personal Effects	Personal items owned by You and/or Your Family Member which are intended or designed to be worn or carried by a person. This includes clothing, bags, video and camera equipment but does not include Money, Valuables, contact lenses, hearing aids, all cards (including stored value cards) and any items used in connection with any business, employment, profession or trade.
Personal Mobility Aid ("PMA")	A mobility device with at least 3 wheels (whether motorised or otherwise) that a physically-handicapped person uses to travel. This includes wheelchairs and mobility scooters, but excludes motor vehicles capable of being licensed under the Road Traffic Act.
Personal Mobility Device ("PMD")	A wheeled vehicle defined under section 2 of the Active Mobility Act 2017 of Singapore, but excludes motor vehicles capable of being licensed under the Road Traffic Act.
Power-Assisted Bicycle ("PAB")	A bicycle that is equipped with an electric motor, which may be propelled by human power or by the electric motor with which it is equipped, or by both.
Policy Year	Each 12-month period commencing from the start date of the Policy.

Term	What it means
Policyholder	The person(s) or entity named in the Schedule as the Policyholder and who is/are responsible in making the declarations in the Proposal Form / Application Form which forms the basis of this Policy.
Renovations	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 cabinets, but does not include any part of the Building itself.
Schedule	Contains details of the Policyholder(s), risk location, plan type, Period of Insurance, premium, benefits and sums insured under this Policy.
Section	Sections of this Policy.
Specified Article(s)	The item(s) listed as Specified Article(s) in the Schedule, provided that they are Home Contents.
Town Council	Autonomous legal entity formed under the Town Councils Act of Singapore.
Under-insured or Under-insurance	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.
Unoccupied	The Insured Dwelling that You or any one of Your Family Members have not lived and dwelled in permanently and continuously for 30 days or more.
Valuables	Jewellery, watches, antiques, paintings, furs, works of art, curios, stamps or coin collections, items of gold, silver, platinum or other precious metals and other collectible items.
We, Our, Us	Sompo Insurance Singapore Pte. Ltd.
You, Your, Yours	The Policyholder named in the Schedule.

Policy Cover

We will indemnify You to the extent of Your insurable interest, against loss or damage, for events as described in the Sections below during the Period of Insurance. The cover will depend on the Policy conditions and We will pay up to the overall section limits and sub-limits that are set out in the Table of Benefits.

What We cover	What We pay	What We do not pay / cover
<p>Section 1 Building</p>		
<p>We will cover You against the Accidental loss of or damage to the Building of the Insured Dwelling.</p> <p>The following conditions apply:</p> <ul style="list-style-type: none"> a. You must obtain approval from Us to reinstate or repair the Building within 12 months of Us receiving the notice of claim from You. b. You shall be responsible for paying the cost of reinstatement, repair or restoration first. c. If We are unable to conduct the assessment of the loss or damage and/or to provide Our approval of the reinstatement or repair cost due to Your lack of cooperation or assistance, We will not make any payment. 	<ul style="list-style-type: none"> a. We will pay You the cost that We have approved to reinstate, repair or restore the Building to a condition substantially the same as, but not better or more extensive than its original condition. b. We may, on the advice of Our appointed adjuster, make appropriate deduction(s) to take into account depreciation or wear and tear. c. The maximum amount that We will pay for each Policy Year under this Section is the sum insured specified in the Schedule. 	<p>Besides the General Exclusions listed in Part D of General Conditions, We also do not pay for / cover the following:</p> <ul style="list-style-type: none"> a. the first \$100 of each and every loss or damage, unless caused by fire in which case no excess is payable. b. the first 10% of loss or \$10,000, whichever is higher, for each and every loss if caused by landslip and/or subsidence. c. landslip and/or subsidence caused by: <ul style="list-style-type: none"> i. bedding down of structures, settlement of made up ground setting, normal or gradual earth movement, shrinkage or extension of foundation walls, floors, roof or ceilings; ii. demolition or alteration to the Building; or iii. ground or excavation works. d. any loss or damage directly or indirectly caused by the order of any public or governmental authority. e. the cost of reinstatement, repair or replacement of damaged domestic water tanks, apparatus or pipes. f. any expenses for tracing the source of water leakage or seepage. g. any loss or damage caused by domestic animals owned by You or Your Family Members, or under Your or their care, custody and control. h. any loss of or damage to fixed glass or fixed mirrors.
<p>Section 2 Renovations</p>		
<p>We will cover You against the Accidental loss of or damage to the Renovations of the Insured Dwelling.</p> <p>The following conditions apply:</p> <ul style="list-style-type: none"> a. You must obtain approval from Us to reinstate or repair the Renovations within 12 months of Us receiving the notice of claim from You. b. You shall be responsible for paying the cost of reinstatement or repair first. c. If We are unable to conduct the assessment of the loss or damage and/or to provide Our approval of the reinstatement or repair cost due to Your lack of cooperation or assistance, We will not make any payment. 	<ul style="list-style-type: none"> a. We will pay You the cost that We have approved to reinstate, repair or restore the Renovations to a condition substantially the same as, but not better or more extensive than the original condition. b. We may, on the advice of Our appointed adjuster, make appropriate deduction(s) for depreciation or wear and tear. c. The maximum We will pay per Policy Year for this Section is the sum insured as specified in the Schedule. 	<p>(Continued from Section 1)</p>

What We cover	What We pay	What We do not pay / cover
Section 3 Home Contents		
<p>We will cover You against the Accidental loss of or damage to the Home Contents within the Insured Dwelling.</p> <p>The following conditions apply:</p> <p>a. You must obtain approval from Us to repair or replace the Home Contents within 12 months of Us receiving the notice of claim from You.</p> <p>b. You shall be responsible for paying the cost of repair or replacement first.</p>	<p>a. We will pay You the cost that We have approved to repair or replace the Home Contents to a condition substantially the same as, but not better or more extensive than the original condition.</p> <p>b. We may, on the advice of Our appointed adjuster, make appropriate deduction(s) for depreciation or wear and tear.</p> <p>c. Where Your Home Contents consist of items in a pair or set, We will only pay You the proportionate value of the item that is lost or damaged.</p> <p>d. You can only claim under either Section 3 or 20 for the same loss and not under both Sections.</p> <p>e. The maximum amount We will pay for each Policy Year under this Section is the sum insured specified in the Schedule.</p>	<p>Besides the General Exclusions listed in Part D of General Conditions, We also do not pay for / cover the following:</p> <p>a. the first \$100 of each and every loss or damage, unless caused by fire in which case no excess is payable.</p> <p>b. any loss or damage caused by mechanical or electrical breakdown.</p> <p>c. any loss or damage caused by spillage of liquids.</p> <p>d. breakage of strings in any musical instrument.</p> <p>e. any loss or damage to musical instrument, photographic or video equipment, sports equipment and their accessories, while in use.</p> <p>f. damage to film when in use in a camera or projector.</p> <p>g. breakage of tubes and/or bulbs unless the apparatus is damaged at the same time.</p> <p>h. any loss of or damage caused by theft of Valuables not kept away in a locked safe or drawer when not worn or not in use.</p> <p>i. any loss or damage caused by domestic animals owned by You or Your Family Members, or under Your or their care, custody and control.</p>
Section 4 Worldwide family personal liability		
<p>We will indemnify You and Your Family Members as owner and/or occupier of the Insured Dwelling for Your and/or Your Family Members' legal liability for:</p> <p>a. Accidental Injury to third parties; and/or</p> <p>b. Accidental damage to third party's property.</p> <p>Subject to the territorial limits:</p> <p>i. anywhere in Singapore; and</p>	<p>a. We will pay:</p> <ul style="list-style-type: none"> • any damages (except punitive damages) awarded against You or Your Family Member by a court of competent jurisdiction in Singapore; and • the legal costs and expenses for representing and defending You or Your Family member. <p>b. Under this Section, the maximum amount that We will pay in total for any one Accident is the sum insured specified in the Schedule. Even if</p>	<p>Besides the General Exclusions listed in Part D of General Conditions, We also do not pay for / cover the following:</p> <p>a. any claim due to Your or Your Family Member's deliberate, malicious, unlawful or criminal act or failure to act.</p> <p>b. any claim for loss of or damage to property belonging to You or Your Family Members or under</p>

What We cover	What We pay	What We do not pay / cover
<p>ii. anywhere in the world excluding USA and Canada and their territories, in respect of travel or stay overseas not exceeding 90 consecutive days per Policy Year.</p> <p>The following conditions apply:</p> <p>a. You must not admit liability, make an admission, or make any offer or promise of indemnity without Our written consent. We shall not be liable for any admission of liability, payment to or agreement with any third party if it is given by You or Your Family Members without Our prior written consent.</p> <p>b. You or Your Family Members must not negotiate, admit, compromise or pay any claim.</p> <p><u>Tenant Liability</u></p> <p>If You are a tenant or co-tenant and are residing in the Insured Dwelling:</p> <ul style="list-style-type: none"> This Section is intended to cover Your legal liability up to \$100,000 for each Policy Year for any damages that You are liable to pay Your Landlord for damage done to the Building of the Insured Dwelling, the Renovations and Home Contents belonging to the landlord. 	<p>there is more than one Accident in any one Policy Year, the maximum that We will pay in aggregate is the sum insured specified in the Schedule.</p>	<p>Your or their care, custody or control.</p> <p>c. any claim for legal fees for legal services for which We have not given prior approval in writing.</p> <p>d. any legal responsibility directly or indirectly caused by or arising from an Injury or loss of or damage to property that You, Your Family Members, relatives or Your employees own, or under Your or their care, custody or control.</p> <p>e. any legal responsibility, Injury, loss or damage to Your Family Members, relatives or employees.</p> <p>f. any legal responsibility directly or indirectly caused by or arising from owning or using weapons, animals (except for dogs), bicycles, PMAs, PMDs, PABs, motorcycles, vehicles, aerial devices, aircraft or watercraft. For avoidance of doubt, legal responsibility arising from fire at the Insured Dwelling caused by or arising from PMAs, PMDs or PABs that are (i) registrable and duly registered with LTA; and (ii) used solely for personal and leisure purpose is not excluded from coverage.</p> <p>g. any legal responsibility directly or indirectly caused by or arising from owning a dog which is of a breed falling within the Second Schedule of the Animals and Birds (Dog Licensing and Control) Rules, or owning an unlicensed dog.</p> <p>h. any legal responsibility directly or indirectly caused by or arising from or connected to Your or Your Family Members' employment, trade, business or profession.</p> <p>i. any legal responsibility that You or Your Family Members have under an agreement or a contract.</p>

What We cover	What We pay	What We do not pay / cover
		<ul style="list-style-type: none"> j. any court judgment which is not delivered by a court of competent jurisdiction in Singapore. k. any court judgment which is being appealed by You or Your Family Members or on Your or Your Family Members' behalf. l. any legal responsibility directly or indirectly caused by or arising from You or Your Family Members passing on a communicable disease to others. m. any legal responsibility directly or indirectly caused by or arising from the abuse of controlled drugs. n. any legal responsibility directly or indirectly caused by or arising from Your or Your Family Members being under the influence of drugs or alcohol. o. any legal responsibility directly or indirectly caused by or arising from riding or racing in races or rallies. p. any legal responsibility that is directly or indirectly caused by or arising from polluting or harming the environment. q. any claim for punitive, aggravated or exemplary damages (damages aimed at punishing or making an example of You or Your Family Members). r. any legal responsibility directly or indirectly caused by or arising from owning, using or removing of asbestos or any hazardous items. s. any legal responsibility from owning any other premises.
Section 5 Professional fees		
<p>We will indemnify You against professional fees arising from the reinstatement or repair of the Building of the Insured Dwelling if there is a loss or damage due to an Accident.</p> <p>The following conditions apply:</p>	<ul style="list-style-type: none"> a. We will pay for professional fees of architects, surveyors, engineers, consultants and/or lawyers, to the extent that they are necessary. b. We will only pay up to the limit shown in the Table of Benefits for each Policy Year under this Section. 	<p>Besides the General Exclusions listed in Part D of General Conditions, We also do not pay for / cover the following:</p> <ul style="list-style-type: none"> a. any fees to prepare documents for the purpose of sending Us a claim.

What We cover	What We pay	What We do not pay / cover
<p>a. We must agree to pay a valid claim for loss of or damage to Building under Section 1 for the same event.</p> <p>b. You shall be responsible for paying the professional fees first.</p>		
<p>Section 6 Removal of debris</p>		
<p>We will indemnify You against the costs of removing the debris if there is a loss or damage due to an Accident to the Building and/or Renovations of the Insured Dwelling.</p> <p>The following conditions apply:</p> <p>a. We must agree to pay a valid claim for loss of or damage to Building and/or Renovations under Section 1 and/or 2 for the same event.</p> <p>b. You shall be responsible for paying the costs of removing the debris first.</p>	<p>a. We will pay for the costs of removing debris, dismantling or demolishing, shoring or propping-up the damaged part of the Building and/or Renovating.</p> <p>b. We will pay up to the limit shown in the Table of Benefits for each Policy Year under this Section.</p>	<p>General Exclusions listed in Part D of General Conditions.</p>
<p>Section 7 Temporary cover for new improvements</p>		
<p>We will cover You against Accidental loss of or damage to the alterations, additions and improvements made to the Building and Renovations of the Insured Dwelling within 60 days of such alterations, additions and improvements.</p> <p>The following conditions apply:</p> <p>a. We must agree to pay a valid claim for loss of or damage to Building and/or Renovations under Section 1 and/or 2 for the same event.</p> <p>b. You shall be responsible for paying the cost of reinstating or repairing the loss or damage first.</p>	<p>a. We will pay You up to 10% of the total sum insured under Sections 1 and 2 as specified in the Schedule for any one Accident for each Policy Year to reinstate or repair the part of the Building or Renovations that is lost or damaged.</p>	<p>Besides the General Exclusions listed in Part D of General Conditions, We also do not pay for / cover the following:</p> <p>a. any change in the value of the existing Building and Renovations if it is not due to Your new alterations, additions and improvements.</p> <p>b. any exclusions listed in "What We do not pay / cover" of Section 1 and Section 2.</p>
<p>Section 8 Loss of rental income or additional cost of alternative accommodation</p>		
<p>If the Insured Dwelling becomes uninhabitable due to an Accidental loss or damage, We will cover You for either one of the below:</p> <p>a. loss of rent payable to You (provided that Your tenant has moved out); or</p> <p>b. reasonable additional expense for alternative accommodation,</p>	<p>a. We will pay You the actual cost or loss incurred:</p> <p>i. up to \$10,000 per month for the additional expense for the alternative accommodation; or</p> <p>ii. up to \$10,000 per month for loss of rental income.</p> <p>b. For any one Accident, We will pay up to the date when the Insured Dwelling has completed its reinstatement or repair or when the</p>	<p>Besides the General Exclusions listed in Part D of General Conditions, We also do not pay for / cover the following:</p> <p>a. expenses or charges for food and beverages, phone calls, laundry and entertainment or pay-per-view TV programmes.</p>

What We cover	What We pay	What We do not pay / cover
<p>while the Insured Dwelling is undergoing reinstatement or repair.</p> <p>The following conditions apply:</p> <ul style="list-style-type: none"> a. We must agree to pay a valid claim for loss of or damage to Building and/or Renovations under Section 1 and/or 2 for the same event. b. We will pay You either for the loss of rental income or additional expense for alternative accommodation, but not both. c. In respect of the claim for loss of rental income, You must have a legally binding tenancy agreement with Your tenant before the Accident, and must provide a copy of the tenancy agreement to Us. d. You shall be responsible for paying the additional expense for alternative accommodation first. 	<p>maximum limits for this Section as specified in the Table of Benefits are reached, whichever comes first.</p>	
<p>Section 9 Replacement or replenishment of fire extinguishing appliances</p>		
<p>We will cover You for the cost of replenishing or replacing the fire extinguishing appliances if they are used to put out a fire at the Insured Dwelling.</p> <p>The following conditions apply:</p> <ul style="list-style-type: none"> a. We must agree to pay a valid claim for loss of or damage to Building, Renovations, Home Contents and/or Specified Articles under Section 1, 2, 3 and/or 20 for the same event. b. You shall be responsible for paying the cost of replenishing or replacing fire extinguishing appliances first. 	<ul style="list-style-type: none"> a. We will pay You the cost of replenishing or replacing the fire extinguishing appliances. b. We will pay You up to the limit shown in the Table of Benefits for each Policy Year under this Section. 	<p>Besides the General Exclusions listed in Part D of General Conditions, We also do not pay for / cover the following:</p> <ul style="list-style-type: none"> a. cost of replenishing or replacing any extinguishing appliances that have expired or passed the maintenance date.
<p>Section 10 Conservancy Charges</p>		
<p>If the Insured Dwelling becomes uninhabitable due to an Accidental loss or damage, We will cover You for the Conservancy Charges which You have paid while the Insured Dwelling is undergoing reinstatement, repair or restoration.</p> <p>The following conditions apply:</p> <ul style="list-style-type: none"> a. We must agree to pay a valid claim for loss of or damage to Building 	<ul style="list-style-type: none"> a. We will pay You the Conservancy Charges up to when the Insured Dwelling has completed its reinstatement, repair or restoration, up to a maximum of 3 months of Conservancy Charges. b. We will pay You up to the limit shown in the Table of Benefits for each Policy Year under this Section. 	<p>General Exclusions listed in Part D of General Conditions.</p>

What We cover	What We pay	What We do not pay / cover
<p>and/or Renovations under Section 1 and/or 2 for the same event.</p> <p>b. You shall be responsible for paying the Conservancy Charges first.</p>		
<p>Section 11 Mobility enhancement</p>		
<p>We will cover You the necessary cost to modify the Building and/or Renovations of the Insured Dwelling if You or Your Family Member suffers:</p> <p>a. permanent paraplegia or quadriplegia;</p> <p>b. permanent loss of two or more limbs by severance above the ankle or the wrist; or</p> <p>c. total loss of sight in both eyes, due to an Accident and such disability is certified in writing by a registered medical practitioner in Singapore.</p> <p>The following conditions apply:</p> <p>a. You shall be responsible for paying the cost of modifications first.</p>	<p>a. We will pay You the cost of modifying the Building and/or Renovations of the Insured Dwelling up to the limit shown in the Table of Benefits for each Policy Year under this Section.</p>	<p>General Exclusions listed in Part D of General Conditions.</p>
<p>Section 12 Replacement of main door locks and keys</p>		
<p>We will cover You for the cost of replacing the locks and keys, including digital locks, of all external doors to the Insured Dwelling, provided the locks were damaged due to theft by forcible entry or break-in.</p> <p>The following conditions apply:</p> <p>a. We must agree to pay a valid claim for loss of or damage to Building, Renovations and/or Home Contents under Section 1, 2 and/or 3 for the same event.</p> <p>b. You shall be responsible for paying the cost of replacement first.</p>	<p>a. We will pay You the cost of replacing the locks and keys, including digital locks, up to the limit shown in the Table of Benefits for each Policy Year under this Section.</p> <p>b. The replacement will be on like-for-like basis and not better than the original condition.</p> <p>c. You can only claim under Section 3 or Section 12, but not both.</p>	<p>General Exclusions listed in Part D of General Conditions.</p>
<p>Section 13 Accidental damage to fixed glass or fixed mirror</p>		
<p>We will cover You for Accidental loss of or damage to fixed glass or fixed mirror which forms part of Building or Renovations of the Insured Dwelling.</p> <p>The following conditions apply:</p> <p>a. You shall be responsible for paying the cost of repair or replacement first.</p>	<p>b. We will pay You the cost of repairing or replacing the lost or damaged fixed glass or fixed mirror up to the limit shown in the Table of Benefits for each Policy Year under this Section.</p> <p>c. The repair or replacement will be on like-for-like basis and not better than the original condition.</p>	<p>Besides the General Exclusions listed in Part D of General Conditions, We also do not pay for / cover the following:</p> <p>a. the first \$100 for each and every loss or damage, unless caused by fire in which case no excess is payable.</p>

What We cover	What We pay	What We do not pay / cover
		<ul style="list-style-type: none"> b. loss of or damage to any movable glass or mirrors e.g. handheld or wall-hung glass or mirrors, television and computer screens, display screens or monitors, glass in wall-hung picture frames. c. loss or damage caused by domestic animals owned by You, Your Family Members or under Your or their care, custody and control.
<p>Section 14 Home cleaning following outbreak of an Infectious Disease</p>		
<p>If You or Your Family Member(s) is/are infected with any Infectious Disease, We will cover You the cost of disinfecting the Insured Dwelling where such service is provided by a professional disinfection company.</p> <p>The following conditions apply:</p> <ul style="list-style-type: none"> a. We will only pay Your claim after You have given Us written proof from a registered medical practitioner that You or Your Family Member(s) is/are infected with an Infectious Disease. b. You shall be responsible for paying the cost of disinfection first. 	<ul style="list-style-type: none"> a. We will pay You the cost of disinfecting the Insured Dwelling up to the limit shown in the Table of Benefits for each Policy Year under this Section. 	<p>General Exclusions listed in Part D of General Conditions.</p>
<p>Section 15 Temporary storage of Home Contents</p>		
<p>If the Insured Dwelling becomes uninhabitable due to an Accidental loss or damage, We will cover You for the Accidental loss of or damage to Your Home Contents that are temporarily stored in a residential property in Singapore while the Insured Dwelling is undergoing reinstatement, restoration or repair.</p> <p>The following conditions apply:</p> <ul style="list-style-type: none"> a. We must agree to pay a valid claim for loss of or damage to Building and/or Renovations under Section 1 and/or 2 for the same event. b. You shall be responsible for paying the cost of repair or replacement first. 	<ul style="list-style-type: none"> a. We will pay You the cost of repairing the damaged or replacing the lost or damaged Home Contents up to the limit shown in the Table of Benefits for each Policy Year under this Section. b. The replacement will be on like-for-like basis and not better than the original condition. 	<p>Besides the General Exclusions listed in Part D of General Conditions, We also do not pay for / cover the following:</p> <ul style="list-style-type: none"> a. loss of or damage to Money, Valuables, chinaware, earthenware and/or any other items of fragile nature. b. loss of or damage to Home Contents removed for sale, exhibition or safekeeping at a furniture storage unit. c. loss or damage covered by other insurance. d. loss or damage caused by theft unless loss or damage was caused by forcible entry into the residential property where You were storing Your Home Contents. e. loss or damage caused by:

What We cover	What We pay	What We do not pay / cover
		<ul style="list-style-type: none"> i. mechanical or electrical breakdown; ii. strings in any musical instrument, or bulbs and tubes where the apparatus is not damaged at the same time; iii. domestic animals owned by You or Your Family Members or under Your or their care, custody and control; or iv. spillage of liquids.
Section 16 Household removal		
<p>We will cover You for the Accidental loss of or damage to Your Home Contents in the course of their being moved by professional movers between the Insured Dwelling and Your new permanent residence within Singapore.</p> <p>The following conditions apply:</p> <ul style="list-style-type: none"> a. You must first claim against the professional mover/ service provider. b. We will reduce Your claim by the amount the professional mover/ service provider has compensated You. c. We will only pay Your claim after You have given Us written proof from the professional mover/ service provider that Your claim has been denied, rejected or partially paid by them. 	<ul style="list-style-type: none"> a. We will pay You the cost of repairing or replacing the lost or damaged Home Contents up to the limit shown in the Table of Benefits for each Policy Year under this Section. 	<p>Besides the General Exclusions listed in Part D of General Conditions, We also do not pay for / cover the following:</p> <ul style="list-style-type: none"> a. loss of or damage to Money, Valuables, chinaware, earthenware and/or any other items of fragile nature. b. loss of or damage to musical instruments, sports equipment, mobile phones, digital tablets, portable devices, computers and/or laptops. c. loss or damage caused by: <ul style="list-style-type: none"> i. mechanical or mechanical breakdown; ii. domestic animals owned by You or Your Family Members or under Your or their care, custody and control; or iii. spillage of liquids.
Section 17 Deterioration of food in the refrigerator		
<p>We will cover You for deterioration or spoilage of food and drinks resulting from a sudden and unexpected mechanical breakdown of the refrigerator in the Insured Dwelling.</p>	<p>We will pay You the cost of replacing the spoiled food and/or drinks up to the limit shown in the Table of Benefits for each Policy Year under this Section.</p>	<p>Besides the General Exclusions listed in Part D of General Conditions, We also do not pay for / cover the following:</p> <ul style="list-style-type: none"> a. the first \$100 for each and every loss or damage to the food and/or drinks. b. loss or damage directly or indirectly caused by or arising from a power cut, regardless of whether it was planned by

What We cover	What We pay	What We do not pay / cover
		<p>any public or power supply authorities.</p> <p>c. loss or damage directly or indirectly caused by or arising from the power supply being disconnected.</p> <p>d. loss or damage directly or indirectly caused by anyone lawfully allowed in the Insured Dwelling.</p>
<p>Section 18 Loss of or damage to Domestic Helper's personal belongings</p>		
<p>We will cover You for the Accidental loss of or damage to Your Domestic Helper's personal belongings in the Insured Dwelling.</p> <p>The following conditions apply:</p> <p>a. We must agree to pay a valid claim for loss of or damage to Building, Renovations, Home Contents and/or Specified Articles under Section 1, 2, 3 and/or 20 for the same event.</p> <p>b. You shall be responsible for paying the cost of repair or replacement first.</p>	<p>a. We will reimburse You the cost of repairing or replacing Your Domestic Helper's lost or damaged personal belongings up to the limit shown in the Table of Benefits for each Policy Year under this Section.</p> <p>b. The replacement will be on like-for-like basis and not better than the original condition.</p> <p>c. We may make appropriate deductions for depreciation or wear and tear.</p>	<p>General Exclusions listed in Part D of General Conditions.</p>
<p>Section 19 24-hour home assistance services</p>		
<p>If You require home assistance service at the Insured Dwelling, We will provide You with the following assistance services through the 24-hour Sompo home assistance hotline:</p> <p><u>Locksmith assistance</u></p> <p>We will refer locksmith service to assist You:</p> <ul style="list-style-type: none"> • if You are locked out of the Insured Dwelling; or • if You do not have, in your possession, the keys to the Insured Dwelling. <p><u>Plumbing assistance</u></p> <p>We will refer plumbing service to You to attend to and rectify the problem at the Insured Dwelling:</p> <ul style="list-style-type: none"> • if the water supply system is clogged; or • if the drainage system is clogged; or 	<p>We will pay You the cost of the assistance services rendered up to the limit shown in the Table of Benefits for each Policy Year under this Section.</p>	<p>Besides the General Exclusions listed in Part D of General Conditions, We also do not pay for / cover the following:</p> <ol style="list-style-type: none"> 1. any loss, damage or liability arising, directly or indirectly, from the utilisation of the home assistance services, including any delay in the provision of such services; 2. any expenses that are beyond the scope and limits of the benefits as described in this Section; or 3. any of the circumstances or services described below: <p><u>Locksmith assistance</u></p> <ul style="list-style-type: none"> • if You are locked out of the bedroom(s) in the Insured Dwelling; • repair or replacement of the damaged lock or lockset (and

What We cover	What We pay	What We do not pay / cover
<ul style="list-style-type: none"> if the water pipe(s) is(are) leaking. <p><u>Electrical assistance</u> We will refer a qualified electrician to You to attend to and rectify the problem at the Insured Dwelling</p> <ul style="list-style-type: none"> if there is an electrical power failure; or if a wall switch malfunctions. <p><u>Air-conditioning engineer assistance</u> We will refer an appropriate technician to You to attend to and rectify the problem at the Insured Dwelling if the air-conditioner suddenly fails to work.</p> <p><u>Pest control services</u> We will refer pest control services to You to attend to and rectify the problem at the Insured Dwelling if the Insured Dwelling is infested with pests, such as bees and termites.</p> <p>The following conditions:</p> <ol style="list-style-type: none"> You shall call the 24-hour Somp home assistance hotline and utilise the services provided by Our designated home assistance company. You shall be responsible for paying the cost of the service first. 		<p>its cost) arising from the use of the locksmith services.</p> <p><u>Plumbing assistance</u></p> <ul style="list-style-type: none"> repair services for leaking of water tap(s), water heater(s), shower head(s) and/or concealed water pipe(s); or repair services for water leakage from the Insured Dwelling's ceiling; or cost of replacement parts which need replacement due to wear and tear and/or gradual deterioration. <p><u>Electrical assistance</u></p> <ul style="list-style-type: none"> repair services for failures, breakdowns or malfunctioning of electrical appliances, e.g. televisions, refrigerators, rice cookers, ovens, water heaters etc. <p><u>Air-conditioning engineer assistance</u></p> <ul style="list-style-type: none"> servicing or maintenance of air-conditioning systems or units; or malfunctioning of air-conditioning systems or units that have not been serviced or maintained for 6 months or more prior to the call. <p><u>Pest control</u></p> <ul style="list-style-type: none"> recurring termite infestation; or the utilisation of this service within the first 3 months from the first inception of the Policy.
<p>Section 20 Specified Article within Insured Dwelling</p>		
<p>We will cover You against the Accidental loss of or damage to the Specified Article within the Insured Dwelling as described in the Schedule.</p> <p>The following conditions apply:</p> <ol style="list-style-type: none"> The total sum insured for all Specified Articles insured under 	<ol style="list-style-type: none"> We may choose to pay You the cost to repair or replace the damaged or the loss of the Specified Article up to the limit shown in the Schedule for each Policy Year under this Section. Where the Specified Article is part of a pair or set, We will only pay You the proportionate value of what is lost or damaged. 	<p>Besides the General Exclusions listed in Part D of General Conditions, We also do not pay for / cover the following:</p> <ol style="list-style-type: none"> the first \$100 or 10% of the loss, whichever is higher, for

What We cover	What We pay	What We do not pay / cover
<p>this Section shall not exceed 30% of the sum insured under Section 3.</p> <p>b. You must obtain approval from Us to repair or replace the Specified Article within 12 months of Us receiving the notice of claim from You.</p> <p>c. You shall be responsible for paying the cost of repair or replacement first.</p>	<p>c. We will not make any deductions for depreciation or wear and tear for the Specified Article insured under this Section.</p> <p>d. You can only claim under either Section 3 or 20 for the same loss and not under both Sections.</p>	<p>each loss of or damage to the Specified Article.</p> <p>b. loss or damage caused by:</p> <ul style="list-style-type: none"> i. mechanical or electrical breakdown; ii. breakage of strings in any musical instrument; iii. breakage of sports equipment, musical instruments, photographic or video equipment and their accessories (while in use) or bulbs and tubes where the apparatus is not damaged at the same time; iv. domestic animals owned by You or Your Family Members or under Your or their care, custody and control; or v. spillage of liquids. <p>c. loss or damage caused by theft of Valuables not kept in a locked safe or drawer when not worn or used.</p>

General Conditions which apply to the entire Policy

Part	Description																																								
A	Insuring the correct sum insured																																								
	<p>You must insure Your Building, Renovations and Home Contents for an amount that represents the full and actual replacement value.</p> <p>a) Building and Renovations: This refers to the estimated costs to rebuild, reconstruct or reinstate if the Building and Renovations were completely destroyed, to a condition substantially the same but not better or more extensive than the original condition.</p> <p>b) Home Contents: This refers to the cost to replace the item on a like-for-like basis that is not better than its original condition, without depreciation or wear and tear, based on the prevailing market prices.</p> <p>If You do not insure Your Building, Renovations, Home Contents up to their full and actual replacement value, We will consider You to have Under-insured them.</p>																																								
B	Under-insurance (average clause)																																								
	<p>If You have Under-insured Your Building, Renovations or Home Contents, You shall be responsible for Your share of the loss or damage. We will only pay for Our share of the loss or damage.</p> <p>We shall work out Your percentage share of the loss or damage based on the difference between the sum insured as specified in the Schedule and the full and actual replacement value of the Building, Renovations or Home Contents at the time of loss or damage calculated as follows.</p> <div style="text-align: center; margin: 20px 0;"> </div> <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th colspan="2" style="text-align: left;">Example</th> <th style="text-align: center;">Building</th> <th style="text-align: center;">Renovations</th> <th style="text-align: center;">Home Contents</th> </tr> </thead> <tbody> <tr> <td style="text-align: center;">A</td> <td style="text-align: center;">Full & Actual Replacement Value</td> <td style="text-align: center;">\$500,000</td> <td style="text-align: center;">\$100,000</td> <td style="text-align: center;">\$50,000</td> </tr> <tr> <td style="text-align: center;">B</td> <td style="text-align: center;">Sum Insured as specified in the Schedule</td> <td style="text-align: center;">\$400,000</td> <td style="text-align: center;">\$50,000</td> <td style="text-align: center;">\$50,000</td> </tr> <tr> <td style="text-align: center;">C</td> <td style="text-align: center;">Difference between (A) and (B)</td> <td style="text-align: center;">\$100,000</td> <td style="text-align: center;">\$50,000</td> <td style="text-align: center;">\$0</td> </tr> <tr> <td style="text-align: center;">D</td> <td style="text-align: center;">The share You bear in the event of loss (C) / (A)</td> <td style="text-align: center;">20%</td> <td style="text-align: center;">50%</td> <td style="text-align: center;">0%</td> </tr> <tr> <td></td> <td style="text-align: center;">If the amount of loss / repair is</td> <td style="text-align: center;">\$200,000</td> <td style="text-align: center;">\$30,000</td> <td style="text-align: center;">\$15,000</td> </tr> <tr style="background-color: #f2f2f2;"> <td></td> <td style="text-align: center;">Your share</td> <td style="text-align: center;">\$40,000</td> <td style="text-align: center;">\$15,000</td> <td style="text-align: center;">\$0</td> </tr> <tr> <td></td> <td style="text-align: center;">Our share</td> <td style="text-align: center;">\$160,000</td> <td style="text-align: center;">\$15,000</td> <td style="text-align: center;">\$15,000</td> </tr> </tbody> </table>	Example		Building	Renovations	Home Contents	A	Full & Actual Replacement Value	\$500,000	\$100,000	\$50,000	B	Sum Insured as specified in the Schedule	\$400,000	\$50,000	\$50,000	C	Difference between (A) and (B)	\$100,000	\$50,000	\$0	D	The share You bear in the event of loss (C) / (A)	20%	50%	0%		If the amount of loss / repair is	\$200,000	\$30,000	\$15,000		Your share	\$40,000	\$15,000	\$0		Our share	\$160,000	\$15,000	\$15,000
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C	Waiver of Under-insurance (average relief)																																								
	<p>If at the time of loss or damage, the sum insured under Building, Renovations or Home Contents is at least 85% of the full and actual replacement value for the respective Sections, We will not consider You to be Under-insured under General Conditions Part B.</p>																																								
D	General Exclusions																																								
	<p>This Policy does not cover claims arising from any of the following:</p>																																								
D.1	<p>Any loss, damage or liability, directly or indirectly, caused by or arising from, any forms of radioactivity, ionising radiation, nuclear fallout or any risks related to nuclear fuel, material or waste.</p>																																								

Part	Description
D.2	Any loss, damage or liability, directly or indirectly, caused by or arising from, any war or warlike operation (whether war was declared or not), invasion, act of foreign enemy, hostilities, civil commotion, mutiny, military or popular uprising, insurrection, rebellion, revolution, military or usurped power, martial law or state of siege or event or cause which lead to the proclamation or maintenance of martial law or state of siege.
D.3	Any loss of or damage to the Insured Dwelling or the Property in any part of the Insured Dwelling (temporary or permanent), directly or indirectly, caused by or arising from, confiscation, requisition, detention, legal or illegal occupation of the Insured Dwelling by any public or government authority.
D.4	Any loss, damage, cost or expense, directly or indirectly, caused by, arising from or in connection with: a) any Act of Terrorism regardless of any other cause or event concurrently or in any other sequence to the loss; or b) any action taken in controlling, preventing, suppressing or in any way relating to any Act of Terrorism.
D.5	Any loss or damage, directly or indirectly, caused by or arising from lapses or failure by any equipment or service provider (e.g. internet service breakdown, power failure etc.) that affects multiple households including Yours.
D.6	Any loss, damage, Injury or liability, directly or indirectly, caused by or arising from You or Your Family Members committing: a) any illegal act; b) any act that is prohibited by any laws, rules, regulations or guidelines set by any public or government authority; or c) any act that is performed or carried out under the influence of alcohol or drugs.
D.7	Any loss, damage, Injury or liability, directly or indirectly, caused by or arising from the Insured Dwelling being used for any act that is prohibited by any laws, rules, regulations or guidelines set by any public or government authority.
D.8	Any loss of or damage to the Insured Dwelling or the Property in any part of the Insured Dwelling, directly or indirectly, caused by or arising from: a) theft or attempted theft, or malicious, intentional, criminal or unlawful act or failure to act by any person (i) who has the right of access to, or (ii) who is lawfully allowed into the Insured Dwelling (e.g. Family Members, Domestic Helper, tenant(s), sub-tenant(s), visitors etc.); or b) the Property being left in the open at the Insured Dwelling.
D.9	Any loss of or damage to the Insured Dwelling or the Property in any part of the Insured Dwelling, directly or indirectly, caused by or arising from: a) theft or attempted theft; b) malicious, intentional, criminal or unlawful acts; c) bursting, leaking or overflowing of domestic water tanks, apparatus or pipes; or d) bursting, leaking or overflowing of sprinkler system, while the Insured Dwelling is left Unoccupied at the time of loss or damage.
D.10	Any loss of or damage to the Insured Dwelling or the Property in any part of the Insured Dwelling, directly or indirectly, caused by or due to: a) denting, staining or scratching of the Property; b) discoloration of the Property (e.g. cosmetic damage) that does not affect its functionality; c) the process of washing, cleaning, dyeing, altering, repairing or restoring the Property; d) the process of heat where there is no flame (e.g. scotch marks, cigarette burnt marks etc.); e) wear, tear, depreciation or gradual deterioration over time; f) pests, insects, vermin and the likes; g) corrosion, mildew, rust, rot and the likes; or h) light, atmospheric or weather conditions.
D.11	Any loss or damage, directly or indirectly, caused by or arising from pressure waves caused by aircraft or aerial device travelling at sonic or supersonic speed.

Part	Description
D.12	Any loss of or damage to any property equipment or instrument that is used for professional, business, commercial or trade purpose, and any Injury or liability that may arise from such loss or damage.
D.13	Any loss of or damage to any property that is insured under a separate policy.
D.14	Any loss, damage, Injury or liability, directly or indirectly, caused by, arising from or in connection with Your and/or Your Family Members' employment, profession, business, trade or Your and/or their care, custody and control.
D.15	Any loss, damage, Injury or liability, directly or indirectly, caused by, arising from or in connection with the Insured Dwelling or the Property in any part of the Insured Dwelling that is undergoing construction, reconstruction, reinstatement or renovation.
D.16	Any loss or damage: a) that is covered under any contract, guarantee, warranty or law; or b) which is, by statutory laws, regulations or guidelines, the responsibility of HDB, Town Council or MCST to repair or reinstate the loss or damage.
D.17	Any consequential loss, damage or liability of any kind unless otherwise stated.
D.18	Any loss, damage, Injury or liability, directly or indirectly, caused by or arising from You or Your Family Members failing Your duty of care in taking reasonable precautions to (i) protect Your or their Property, (ii) avoid Injury, or (iii) minimise claims under this Policy. Reasonable precautions shall also include without limitation: <ul style="list-style-type: none"> • the performing of regular maintenance or servicing, as recommended by the manufacturer, developer or relevant authority; and/or • making good, as soon as possible, any defects You discover in the Insured Dwelling or the Property in any part of the Insured Dwelling and take any additional precautions to prevent loss, damage, Injury or liability as the circumstances may require.
D.19	Any loss, damage, Injury or liability arising as a result of faulty or defective design, faulty or defective workmanship, manufacturing faults, inherent faults, or the use of defective materials, or any consequential loss or damage arising thereon.
D.20	Any loss, damage, Injury or liability, directly or indirectly, arising from fire at the Insured Dwelling due to any PAB, PMA, PMD or motorised mobility device that is (i) not compliant with the device criteria set by LTA; (ii) registrable but not duly registered with LTA; and/or (iii) not used solely for personal and leisure purposes (e.g. food delivery etc.).
D.21	Any loss, damage, Injury or liability, directly or indirectly, arising from fire or short-circuiting of any Electric Vehicle Supply Equipment ("EVSE") installed at the Insured Dwelling that (i) is not issued with a Letter of No Objection ("LNO") by LTA; (ii) does not comply with the specifications, standards and guidelines set by LTA (such as TR 25 etc.) or the relevant International Electrotechnical Commission ("IEC"); and/or (iii) You have not conducted regular maintenance, electrical safety inspection and testing as set out under TR25 or by the relevant IEC. For clarity, We will not pay for the loss of or damage to any EVSE under this Policy.
D.22	Any loss or damage, directly or indirectly, due to mysterious disappearance or unexplained loss.
D.23	Any loss or damage to the Insured Dwelling or the Property in any part of the Insured Dwelling, directly or indirectly, caused by or arising from cyber-attack.
D.24	Any cost for restoring or recreating lost or damaged information stored in films, tapes, cards, discs or other storage devices, and any consequential loss or damage due to faults, loss in function, loss of data in accessibility of information, software or computer programmes.
D.26	Any loss, damage, Injury or liability, directly or indirectly, arising from any Known Event.
We will not be liable to pay any claim if such payment 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, United Kingdom or United States of America.	

Part	Description
	<p>We will not indemnify You and/or Your Family Members for any compensation for any judgment sum or legal costs and/or expenses which are awarded by, or in respect of judgments not delivered by, a court or tribunal of competent jurisdiction within Singapore in the first instance.</p> <p>If We assert that by reason of any of the provisions under General Exclusions, any claim is not covered or payable, You will bear the burden of proving that such claim is covered.</p>
E	Condition Precedent
	<p>The validity of this Policy is subject to the condition precedent that:</p> <ul style="list-style-type: none"> a) with respect to the Insured Dwelling, You never had any insurance terminated in the last 12 months due solely or in part to a breach of any premium payment condition; or b) if You have breached any premium payment condition in respect to a previous policy taken up with another insurer in the last 12 months, <ul style="list-style-type: none"> i. You must have fully paid all outstanding premiums for the time on risk calculated by the previous insurer based on the customary short period rate in respect of the previous policy; and ii. You must have provided to Us before the inception of cover of this Policy a copy of the written confirmation from the previous insurer that you have fully paid all outstanding premiums for the time on risk.
F	Other Insurance
	<p>If there is any loss, damage, Injury, expense or liability for which indemnity is provided under this Policy, You must give us the details of any other insurance policy covering such loss, damage, Injury, expense or liability or any part thereof (including but not limited to insurance taken up by any MCST) and We will not pay more than Our share.</p> <p>In the event that the loss or damage is more than the other insurance policy's insured limits, We will only pay the difference between amount payable under the other insurance policy and the amount which would otherwise be payable under this Policy.</p> <p>We will not pay for loss or damage for which the MCST or Town Council is responsible for making good.</p>
G	Notice of Material Changes
	<ul style="list-style-type: none"> a) You must inform Us if the nature of the occupation of the Insured Dwelling or any other circumstances affecting the Insured Dwelling are changed resulting in an increased risk of loss or damage; b) You must notify Us in writing as soon as possible, but no later than 30 days of such change. The facts We need are those which We consider important in assessing the risks. If You are unsure if You should inform Us, You should notify Us anyway; c) Your notification to Us does not imply in any way Our acceptance of such risks; d) We may adjust the premiums and/or impose other terms to Your Policy with respect to such changes and We will inform You in writing; and e) If You fail to notify Us of such changes or fail to notify Us within the time frame as stipulated, We may reject any claim that may arise.
H	Transfer of Interest
	<p>Unless otherwise expressly stated, Our liability under this Policy shall cease when You transfer Your interests or rights of the Insured Dwelling or the Property in any part of the Insured Dwelling to another person or entity, except by death or operation of law – which may only be effected when We issue an endorsement to declare that this Policy be continued.</p>
I	Claims Notification
	<p>If an event happens which may give rise to a claim under this Policy, You</p> <ul style="list-style-type: none"> a) must give Us notice in writing as soon as possible, regardless of whether You are claiming or not, and in any event no later than 14 days from date of such occurrence. You must promptly give Us all the information, in respect of the event or claim, as We may reasonably require;

Part	Description
	<p>b) must make a police report within 24 hours of the occurrence if there has been theft, burglary, malicious damage or vandalism or any such attempts at the Insured Dwelling;</p> <p>c) (if a claim arises under Section 4 Worldwide family personal liability) must immediately send Us any writ, summons or legal process issued or commenced against You and give Us all necessary information and assistance to enable Us to settle or resist any claim or to institute proceedings;</p> <p>d) shall not incur any expense in making good any loss or damage without Our written consent and shall not negotiate, pay, settle, admit or repudiate any claim without Our written consent; and</p> <p>e) shall do nothing that may prejudice Our potential or actual rights to recovery with respect to a loss.</p>
J	Fraud
	<p>You must not act in a fraudulent manner. If You, or anyone acting for You, make a claim under this Policy knowing the claim to be false or fraudulently inflated, or if any loss or damage is caused by Your wilful act or with Your connivance, We will not pay the claim, all covers under this Policy will be forfeited and We will not refund Your premium when We cancel this Policy. If We have already paid the claim, We shall recover the amount of claim from You.</p> <p>Further, We shall report You and those involved to the police and may also take legal action against You and those involved.</p>
K	Reinstatement of Loss
	<p>In the event of any loss under this Policy, We will reduce the sum insured by the actual amount of claim paid. Subject to Our agreement, You can reinstate the sum insured back to the original limit by writing to Us. You shall pay Us the premium on the amount of loss calculated on a pro-rata basis from the date of such loss to the expiry of the current Policy Year. Otherwise, We will only reinstate the sum insured to the original limit in the next Policy Year.</p> <p>This condition is applicable to all Sections except for Sections 4, 14, 17 and 19.</p>
L	Rights and Responsibilities
	<p>We shall be entitled to:</p> <p>a) on the happening of any loss or damage for which indemnity is provided under</p> <ul style="list-style-type: none"> • Section 1: Building; and/or • Section 2: Renovations; and/or • Section 3: Home Contents; and/or • Section 20: Specified Article within Insured Dwelling, <p>enter the Insured Dwelling where the loss or damage has happened and take and keep possession of the property insured and deal with the salvage in a reasonable manner;</p> <p>b) pay at any time to You the limit of indemnity under Section 4 (Worldwide family personal liability) or any lesser amount for which any claim or claims can be settled and upon such payment, relinquish conduct and control of and be under no further liability under Section 4 in connection with such claim or claims except for the costs or expenses recoverable from You or costs or expenses incurred with Our written consent in respect of the conduct of such claim or claims before the date of payment.</p>
M	Subrogation of Rights
	<p>We shall, at any time, be entitled to commence and conduct, at our full and sole discretion, proceeding in Your name (at Our expense) to recover, for Our benefit, the amount of any payment made by Us under this Policy and in which case, You must fully cooperate with Us in this respect and must not do anything to prejudice Our rights.</p>
N	Cancellation and Refund
	<p>a) Cancellation by Us</p> <p>We may cancel this Policy by giving You 7 days' notice in writing to Your last known address by post. We deem that You have received the cancellation notice 3 business days from the date of notice if sent by post. We may also deliver the notice to You by hand or via email, in which case We will consider that You have received the cancellation notice on the same day.</p>

Part	Description
	<p>Provided that there is no claim made or paid under the Policy, We will refund You the premium You have paid on a pro-rata basis. If the refund premium is less than \$27.00 (inclusive of GST), We will not refund You.</p> <p>b) Cancellation by You You may cancel this Policy at any time by writing to Us. We will apply the cancellation from the date we receive Your notification. Provided that there is no claim made or paid under the Policy, We will refund You the premium based on the short-rate premium calculated as follows:</p> $\frac{\text{No. of Calendar Days remaining in the Period of Insurance}}{\text{No. of Calendar Days in the original Period of Insurance}} \times 85\% \text{ of the premium paid}$ <p>If the refund premium is less than \$27.00 (inclusive of GST), We will not refund You.</p>
O	Arbitration
	<p>If there is any dispute between Us and You under this Policy, such dispute shall be referred to the Financial Industry Disputes Resolution Centre Ltd (FIDReC). This applies as long as the dispute can be brought before FIDReC. If the dispute cannot be brought before or dealt with by FIDReC, it will be referred to and finally resolved by arbitration administered by the Singapore International Arbitration Centre in accordance with the Arbitration Rules of the Singapore International Arbitration Centre for the time being in force, which rules are deemed to be incorporated by reference to this clause. The Tribunal shall consist of one Arbitrator. The seat of arbitration shall be Singapore. Where any dispute is by this condition referred to arbitration, the making of an award shall be a condition precedent to any right of action against Us. Unless arbitration is commenced within 6 months of the dispute arising, We shall not be liable to make any payment to You.</p>
P	Goods And Services Tax On Policy Excess/Deductible
	<p>All amounts shown in this Policy (inclusive of the Schedule) in respect of Excess/Deductible, if any, do not include Goods and Services Tax ("GST"). Where GST is applicable to the Policy and/or to a claim under the Policy, GST will be levied accordingly on the Excess/Deductible amounts and You shall be liable to bear the GST so levied on these amounts.</p>
Q	Contracts (Rights of Third Parties) Act
	<p>A person who is not a party to this Policy shall have no right under the Contracts (Rights of Third Parties) Act 2001 (Cap 53B) (or any subsequent amendments thereof) to enforce any of its terms.</p>
R	Governing Law and Jurisdiction
	<p>This Policy is governed by and interpreted according to the laws of Singapore.</p>
S	14 days Free Look Period (Applicable to Policy issued to an Individual)
	<p>You can decide to cancel this Policy during the "Free Look" period. You must write to Us to cancel this Policy within the "Free Look" period, and We will refund You the premium which is paid to Us in full provided that no claim has been made under the Policy. The Policy will then be deemed as void from the start and We shall not be liable for any claims occurring before the cancellation of this Policy during the Free Look period.</p> <p>Free Look period means the period up to 14 business days from the time this Policy is received by You. This Policy is deemed to have been delivered and received by You 3 business days after it is posted by Us. We will consider that You have received this Policy on the same day if We deliver it to You via email or by hand.</p>

Part	Description
	This provision is, however, not applicable to any policy with period of insurance less than 1 year and/or to policy renewals.
T	Payment Before Cover Warranty (This warranty applies where the Policy is issued to an Individual)
	<ol style="list-style-type: none"> 1. The Premium due must be paid to Us (or the intermediary through whom this Policy was effected) on or before the inception date (“the inception date”) or the renewal date of the coverage. Payment shall be deemed to have been effected to Us or the intermediary when one of the following acts takes place: <ol style="list-style-type: none"> a) Cash for the premium is handed over to Us or the intermediary; b) Cheque for the premium has been honoured by the bank; c) A credit or debit card transaction for the premium is approved by the issuing bank; d) A payment through an electronic medium including the internet is approved by the relevant party; or e) A credit in favour of Us or the intermediary is made through an electronic medium including the internet. 2. In the event that the total premium due is not paid to Us (or the intermediary through whom this Policy was effected) on or before the inception date or the renewal date, then the insurance shall not attach and no benefits whatsoever shall be payable by Us. Any payment received thereafter shall be of no effect whatsoever as cover has not attached. 3. In respect of insurance coverage with Free Look provision, You may return the original Policy document to Us or the intermediary within the Free Look period if You decide to cancel the cover during the Free Look period. In such an event, You will receive a full refund of the premium paid to Us provided that no claim has been made under the insurance and the cover shall be treated as if never in existence.
U	Premium Payment Warranty (This warranty applies where the Policy is issued to a corporate entity)
	<ol style="list-style-type: none"> 1. Notwithstanding anything herein contained but subject to clause 2 hereof, it is hereby agreed and declared that if the Period of Insurance is 60 days or more, any premium due must be paid and actually received in full by Us (or the intermediary through whom this Policy was effected) within 60 days of the inception date of the coverage under the Policy, renewal certificate or cover note (whichever applicable). 2. In the event that any premium due is not paid and actually received in full by Us (or the intermediary through whom this Policy was effected) within the 60-day period referred to above, then: <ol style="list-style-type: none"> a) the cover under the Policy, renewal certificate or cover note is automatically terminated immediately after the expiry of the said 60-day period; b) the automatic termination of the cover shall be without prejudice to any liability incurred within the said 60-day period; and c) We shall be entitled to a pro-rata time on risk premium subject to a minimum of \$27.00 (inclusive of GST). 3. If the Period of Insurance is less than 60 days, any premium due must be paid and received in full by Us (or the intermediary through whom this Policy was effected) within the Period of Insurance.
V	Policy Owners’ Protection Scheme
	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 General Insurance Association of Singapore, Life Insurance Association or SDIC’s websites at www.gia.org.sg , or www.lia.org.sg or www.sdic.org.sg .

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