

HomeBliss Insurance

Important Notice

1. **STATEMENT Pursuant to Section 25(5) of the Insurance Act** (or any subsequent amendments thereof) - We would remind you that you must disclose to us fully and faithfully the facts you know or ought to know otherwise you may not receive any benefits from your Policy.
2. Please note that this insurance is subject to the premium being paid and received in full by the Company
 - a) before the inception date where the Policy is issued to an Individual; or
 - b) within the period specified in the Premium Payment Warranty applied to the Policy in all other instances, failing which there will be no liability under this cover.

WHEREAS the Insured has applied to Sompo Insurance Singapore Pte. Ltd. (hereinafter called 'the Company') for the insurance hereinafter contained and has paid or agreed to pay the Premium as consideration for such insurance.

NOW THIS POLICY WITNESSES that in respect of events occurring during the Period of Insurance and subject to the terms, exceptions and conditions contained herein or endorsed hereon (hereinafter collectively referred to as the Terms of this Policy) the Company will indemnify the Insured in accordance with the Terms stated in the various Sections of the Policy.

Definitions

Wherever the following words are used in this Policy or on the Schedule they shall have the meanings given below:

Accident / Accidental

An identifiable event which is sudden, unforeseen or unexpected.

Bodily Injury

Injury resulting solely and directly from accidental means and does not include any medical condition, sickness or disease, or any naturally occurring condition, or the result of any gradually operating cause.

Building

The building structure, renovations, internal improvements, additions, fixtures and fittings (including those belonging to the landlord) of the Insured Dwelling at the Situation of Risks as described in the Schedule including garages, outbuildings, hard courts and in-ground pools, drive paths, patios, terrace, landscaping and the walls, gates and fences around pertaining thereto and which is built of brick, stone or concrete and roofed with concrete slates tiles and/or other incombustible materials excluding foundations and drains.

Child / Children means dependent unmarried and unemployed natural children, legal step-children and legally adopted children who are aged six (6) months old and below the age of twenty-one (21) years old. For those in full-time tertiary institutions, the age limit will be extended to twenty-five (25) years old.

Household Contents

Any moveable household item and Personal Effects belonging to the Insured and/or members of his family including those belonging to the landlord for which the insured is responsible but excluding:

1. property more specifically insured under another policy;
2. motor vehicles and accessories, pedal cycles and watercraft;
3. money, deeds, bonds, bills of exchange, promissory notes, cheques, traveller's cheques, securities for money, stamps, certificates or documents of any kind, manuscripts, medals, contact lenses, hearing aids and livestock unless specially mentioned herein;
4. any part of the structure or ceilings of the Building, wallpapers and the like or external television and radio antennae, aerials, aerial fittings, masts and towers;
5. any property the value of which is included in the Total Sum Insured on Renovation, Fixtures and Fittings or Building;
6. landlord's fixtures and fittings;
7. property owned or held in trust in connection with any business profession or trade;
8. livestock and pets

Insured Dwelling

A HDB flat, private flat or private dwelling house and its fenced-up compound around the house as defined in Building above, located at the Situation of Risks as described in the Schedule.

Insured Perils

Refers to the following:

1. Fire, Lightning, Thunderbolt or Subterranean Fire.

2. Explosion excluding loss of or damage to boilers, economizers, or other vessels, machinery or apparatus in which pressure is used or their contents resulting from their explosion and any act of any person acting on behalf of or in connection with any organization with activities directed towards the overthrow by force of the Government de jure or de facto or to the influencing of it by violence.
3. Aircraft or Other Aerial Devices or any article dropped therefrom.
4. Bursting or Overflowing of a Domestic Water Tank, Apparatus or Pipe or water or oil escaping from a fixed heating or cooling installation within the Insured Dwelling excluding damage thereto and loss or damage occurring whilst the Insured Dwelling is left unoccupied for more than sixty (60) consecutive days.
5. Theft Accompanied By Actual Forcible and Violent Breaking into or out of the Insured Dwelling or any attempt thereat excluding loss or damage occurring whilst the Insured Dwelling is left unoccupied for more than sixty (60) consecutive days.
6. Impact with the Building by any road vehicle not belonging to nor under the control of the Insured or any member of his family normally residing with him.
7. Earthquake or Volcanic Eruption, including Flood or Overflow of the Sea occasioned thereby.
8. Hurricane, Cyclone, Typhoon or Windstorm, including Flood or Overflow of the Sea occasioned thereby, excluding any building in the course of construction, reconstruction or repair (unless all outside doors, windows and other openings thereto are complete and protected against such perils).
9. Falling Television or Radio Antennae, antennae fittings, masts, towers or solar heating panels due to breakage or collapse.
10. Falling Trees or branches but not loss or damage caused by falling or lopping of trees by or on the Insured's behalf.
11. Riots, Civil Commotion or Acts of Strikes or locked-out workers or persons taking part in labour disturbances.
12. Malicious Damage, loss of or damage to property insured directly caused by the malicious acts of persons, whether or not such acts is in the course of a disturbance of public peace, excluding loss or damage occurring whilst the Insured Dwelling is left unoccupied for more than sixty (60) consecutive days.
13. Subsidence or Landslip caused By Flood only but excluding the first S\$10,000.00 or 10% of claim cost whichever is greater for each and every loss.
14. Smoke Damage to the property Insured (by fire or otherwise) directly caused by SMOKE due to a sudden, unusual and faulty operation of any heating or cooking unit while in the Insured Dwelling excluding damage thereto.

Loss of Sight

Physical loss of an eye, or permanent and total loss of sight, which shall be considered as having occurred in one or both eyes if the degree of sight remaining after correction is 3/60 or less on the Snellen Scale (this means seeing at 3 metres what you should see at 60 metres) as confirmed by a fully qualified Ophthalmic Specialist.

Loss of Speech or Hearing

Medically certified total and irrecoverable loss of the sense of speech and hearing.

Loss of Use

Loss in terms of physical incapacity or disability and not in terms of professional or occupation incapacity or disability of the Insured.

Personal Effects

Articles of personal use designed specifically to be worn or carried e.g. Clothing, Jewellery, Watches & Camera Equipment etc. Excluding money, mobile phones, pagers, portable computers/diaries and items which are used in connection with any business profession or employment, as well as items insured under a separate policy.

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 collectable property.

Standard Home Cover

Covers loss or damage caused by an Insured Peril.

Enhanced Home Cover

Covers loss or damage caused by an Insured Peril or Accidental means

Description of Benefits

The following Sections will attach to and form part of the policy only when so specified on the Schedule.

Section 1 – Building, Renovations, Fixtures and Fittings

The Company will indemnify the Insured to the extent of the Insured's insurable interest, against loss or damage to the Building, Renovations, Fixtures and Fittings of the Insured Dwelling in accordance to the plan type specified in the Schedule.

Limits of Indemnity for Section 1

The Company's maximum liability in the aggregate for all claims (including Extensions) in respect of Section 1 shall not exceed the Sum Insured specified in the Schedule.

Section 2 – Contents

The Company will indemnify the Insured to the extent of the Insured's insurable interest, against loss or damage to Household Contents, Valuables and other Personal Effects belonging to the Insured and/or any member of his family normally residing with him or for which he is legally responsible, whilst contained in the Insured Dwelling in accordance to the plan type specified in the Schedule. Subject to an excess of S\$100.00 each and every claim except if due to an Insured Peril.

Limits of Indemnity for Section 2

The Company's maximum liability in the aggregate for all claims (including Extensions) in respect of Section 2 shall not exceed the Sum Insured specified in the Schedule.

The Company's liability for loss or damage to Valuables shall not exceed

1. S\$2,500.00 for any one article unless specially agreed and specified in the Schedule; and
2. one-third of the Sum Insured for Section 2 for all articles in the aggregate unless specially agreed and specified in the Schedule.

Extensions to Section 1 & 2

1. Awnings, Blinds and Signs Clause

This insurance extends to cover loss or damage to awnings, blinds and signs as a result of an Insured Peril up to S\$5,000.00.

2. Capital Additions Clause

This insurance extends to cover alterations, additions and improvements to the Insured Dwelling but excluding any appreciation in value in excess of the Sum Insured subject to an amount not exceeding 10% of the Sum Insured for Section 1.

3. Cost of Replacement for Locks and Keys

This insurance extends to cover cost of replacement of locks and keys of all external doors of the Insured Dwelling up to S\$750.00 following a break-in.

4. Cash Relief

We will pay a cash relief of S\$750.00 any one event if the Insured Dwelling is assessed by our appointed assessor to be uninhabitable for at least 5 days due to loss or damage caused by the Insured Perils. This benefit is payable only if the Insured is usually residing at the Insured Dwelling.

5. Damage to Security System

This insurance extends to cover loss or damage to security system up to S\$500.00 as a result of theft or any attempt thereat.

6. Fire Extinguishing Expenses

This insurance extends to cover cost of replenishment of fire-fighting appliances and destruction to such appliances up to 10% of the Total Sum Insured for Section 1 and 2 or the amount of loss whichever is lower.

7. Home Cleaning Expenses following Infectious Disease Outbreak

We will reimburse the Insured up to S\$500.00 for expenses incurred to engage home cleaning services to disinfect the Insured Dwelling following an outbreak of any of the below-named Infectious Disease by the Insured and/or members of his family and domestic maid permanently residing with him at the Insured Dwelling.

INFECTIOUS DISEASE means unequivocal, final and confirmed diagnosis of any of the following infectious diseases, as defined by internationally accepted medical diagnostic criteria, by a Registered Medical Practitioner, supported by acceptable clinical, radiological, histological and laboratory evidence:

- 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 H5N1, H9N2 or H7N7;
- m. Chikungunya Fever;
- n. Influenza A viral strain H1N1;
- o. Zika Virus.

8. Identity Fraud Expenses (strictly NOT applicable where the Policy is issued to a corporate entity)

- a. Subject to the conditions herein below, this Policy extends to indemnify the Insured or members of the Insured's family residing with him for Identity Fraud Expenses incurred by the Insured as a result of a third party (who is not a member of the Insured's family) knowingly perpetuating an unlawful act by using their respective means of identity without their respective expressed authority.
- b. The Company will indemnify the Insured or members of the Insured's family residing with him for Identity Fraud Expenses:
 - i. up to 10% of the sum insured for Section 2 – Contents subject to a maximum aggregate sum of S\$7,500.00 for any one policy period for the *Enhanced Home Cover*or

- ii. up to 10% of the sum insured for Section 2 – Contents subject to a maximum aggregate sum of S\$2,500.00 for any policy period for the *Standard Home Cover*
- c. Identity Fraud Expenses refer only to the following expenses reasonably incurred by the Insured or members of the Insured's family residing with him with the prior written approval of the Company:-
 - i. reasonable lawyers' fees and disbursements directly related to
 - i. The defence of any legal proceedings by businesses or their collection agencies.
 - ii. Legal proceedings undertaken to challenge, remove, vary or set aside any criminal or civil judgments entered against Insured or members of the Insured's family residing with him, including any changes or variation to the information regarding their respective consumer credit report.
 - ii. costs of notarising or certifying affidavits and other necessary documents, including the costs of sending all necessary affidavits and documents to law enforcement agencies, financial institution, credit agencies or similar entities where reasonably incurred.

but shall exclude the following:-

- i. Any identity fraud expenses incurred whereby the unlawful act of the third party as stipulated in paragraph (a) above occurs outside the policy period;
 - ii. Any identity fraud expenses incurred 6 months after the expiry of the policy period in respect of an unlawful act of the third party as stipulated in paragraph (a) occurring within the policy period regardless of when the unlawful act was discovered;
 - iii. Any claim where the Insured or members of the insured's family residing with him have experienced a third party perpetuating an unlawful act on them as stipulated under paragraph (a) hereof before the commencement of the policy;
 - iv. Any claim arising from or related directly or indirectly to any business activities of the Insured or members of the Insured's family residing with him;
 - v. Any claim arising from or related directly or indirectly to any fraudulent, dishonest or criminal act by Insured or members of the Insured's family residing with him or their authorized representative.
- 9. Loss of Rent and Additional Expense of Alternative Accommodation**
 In the event the Insured Dwelling is rendered uninhabitable by an Insured Peril, the Company will indemnify the Insured up to S\$10,000.00 per month or in any one Period of Insurance, an aggregate limit of 10% of the Total Sum Insured for Section 1 and 2 or S\$50,000.00 whichever is the lower, for:
- a. reasonable additional expense for alternative accommodation; and/or
 - b. loss of rent payable to the Insured.
- actually incurred by the Insured during the period necessary for the reinstatement of the Insured Dwelling.

Where a claim is made under this extension under Sections 1 or 2, the Company's maximum liability is limited to S\$50,000.00

10. Loss or Damage to Mobile Phones Pagers & Portable Computers/Diaries

Section 2 extends to cover the loss of or damage to Mobile Phones, Pagers and Portable Computers/Diaries/ Personal Digital Assistants and the like caused by the Insured Perils, whilst contained in the Insured Dwelling, up to the replacement cost.

11. Loss or Damage to Pedal Cycles

Section 2 extends to cover loss or damage to pedal cycles belonging to the Insured and/or any member of his family normally residing with him whilst contained in the Insured Dwelling caused by an Insured Peril excluding motor-assisted pedal cycles.

12. Mobility Enhancement

This insurance extends to cover the necessary cost of modifying the Building up to 10% of Section 1 or S\$5,000.00 whichever is the lower, to aid mobility within the Insured Dwelling subject to written certification of the permanent disablement from a Registered Medical Practitioner that the Insured or family members permanently residing with the Insured and usually residing at the Insured Dwelling has suffered permanent disability arising from an accident that occurred within the Period of Insurance resulting in:

- a. Paraplegia or quadriplegia;
- b. Total and permanent loss of sight in both eyes;
- c. Total & permanent loss of hearing in both ears.

13. Professional Fees Clause

This insurance extends to cover Architects' Surveyors' Consultants' and Legal Fees as prescribed by the respective professional institutes but excluding any fees incurred in preparing a claim up to 10% of the Sum Insured for Section 1.

14. Public Authorities Clause

This insurance extends to include such additional cost of reinstatement of the destroyed property herein insured as may be incurred solely by reason of the necessity to comply with Building or other Regulations under or framed in pursuance of any Act of Parliament or with By-Laws of any Municipal or Local Authority up to 10% of the Sum Insured for Section 1 provided that

The amount recoverable under this Extension shall not include

- a. the cost incurred in complying with any of the aforesaid Regulations or By-Laws
 - i. in respect of destruction or damage occurring prior to the granting of this Extension;
 - ii. in respect of destruction or damage not insured by the Policy;
 - iii. in respect of which notice has been served upon the Insured prior to the happening of the destruction or damage;

- iv. in respect of undamaged property or undamaged portions of the property;
- b. the additional cost that would have been required to make good the property damaged or destroyed to a condition equal to its condition when new had the necessity to comply with any of the aforesaid Regulations or By-Laws not risen;
- c. the amount of any rate, tax, duty, development or other charge or assessment arising out of capital appreciation which may be payable in respect of the property or by the owner thereof by reason of compliance with any of the aforesaid Regulations or By-Laws.

15. Removal of Debris Clause

This insurance extends to cover costs of Removal of Debris, dismantling or demolishing, shoring or propping-up of the damaged part of the Insured Dwelling up to 10% of the Total Sum Insured for Section 1 and 2.

16. Workmen Clause

It is hereby agreed that this insurance shall not be invalidated by workmen on the premises for the purpose of effecting repairs, minor alterations or general maintenance purposes and the like.

The following list of Extensions (17) to (28) shall apply only with ENHANCED HOME cover as specified in the Schedule:

17. Accidental Breakage to Fixed Glass

Section 1 extends to cover accidental damage to fixed glass at the Insured Dwelling up to the replacement cost.

18. Accidental Loss or Damage to Mobile Phones Pagers & Portable Computers/Diaries

Section 2 extends to cover accidental loss of or damage to Mobile Phones, Pagers and Portable Computers/ Diaries/Personal Digital Assistants and the like, up to the replacement cost.

19. Accidental Loss or Damage to Pedal Cycles

Further to Extension 11 above, Section 2 extends to cover accidental loss or damage to pedal cycles belonging to the Insured and/or any member of his family normally residing with him whilst contained in the Insured Dwelling subject to a maximum limit of S\$500.00 for any one Period of Insurance, excluding motor-assisted pedal cycles.

20. Conservancy Charges

This insurance extends to cover conservancy charges payable by the Insured up to a maximum period of three (3) months subject to a maximum limit of 10% of Section 1 or S\$1,000.00, whichever is the lower, in the event that the Insured Dwelling suffers loss or damage by an Insured Peril, rendering it uninhabitable.

21. Expenses for Tracing & Accessing of Water Seepage

In the event of loss or damage to the Building, renovations, fixtures and fittings caused by escape of water from water tanks, pipes, apparatus or fixed heating systems in the Insured Dwelling, the Company will pay the reasonable costs for removing and replacing any other part of the Building, renovations, fixtures and fittings necessary to find and repair the source of the leak up to S\$5,000.00, per event and in the aggregate for the Period of Insurance, but shall exclude the following:

- a. claims made within first six (6) months from the first inception date of the Policy;
- b. Building more than twenty (20) years old;
- c. 20% of the loss covered under this extension or S\$100.00 each and every loss whichever is the higher.

This extension applies only where Section 1 – Building, Renovations, Fixtures and Fittings is insured under the Policy.

22. Cost of Replacement of Title Deeds

This insurance extends to cover accidental loss or damage to title deeds and other legal documents up to S\$750.00 for the cost of replacement.

23. Deterioration of Foods and Drinks in Refrigerator

Section 2 extends to cover deterioration of food and drinks in any Refrigerator or Freezer whilst contained in the Insured Dwelling due to breakdown or explosion up to S\$200.00 in any one Period of Insurance excluding loss or damage resulting from the deliberate act of any power supply authority or the withholding or restricting of power by such an authority, or deliberate act or neglect of that of the Insured and/or any member of his family and/or domestic servant, and provided that the Refrigerator or Freezer is less than six (6) years old.

24. Household Removal By Professional Movers

Section 2 extends to cover accidental loss of or damage to the Insured's Household Contents in the course of removal which are packed by professional packers between the Insured Dwelling and new permanent residence within Singapore of the Insured excluding valuables, china, earth ware and other items of brittle nature subject to a limit of up to S\$1,500.00 in any one Period of Insurance.

25. Loss of Money

Section 2 extends to cover loss of money, ATM Cards, Credit Cards, belonging to the Insured and/or any member of his family and/or domestic servant normally residing with him as a result of an Insured Peril whilst kept in the Insured Dwelling used solely for private, social and domestic purposes up to S\$1,000.00 in any one Period of Insurance.

26. Loss or damage to Domestic Servant's Property

Section 2 extends to cover accidental loss or damage to Personal Effects of any domestic servant of the Insured and normally residing with the Insured up to S\$1,000.00 in any one Period of Insurance whilst contained in the Insured Dwelling provided that a valid claim is also made for the Insured's own contents.

27. Temporary Removal

Section 2 extends to cover Accidental loss or damage to the Household Contents and Personal Effects, whilst temporarily removed from the Insured Dwelling but remaining in Singapore. Provided that:

- a. this extension shall exclude
 - i. property otherwise insured and/or

- ii. property removed for repair, sale or exhibition or to a furniture depository;
- iii. theft of property by deception;
- b. for the purpose of this extension only, "Household Contents" shall include pedal cycles (but not motor-assisted pedal cycles);
- c. the amount recoverable under this extension shall not exceed 15% of the Sum Insured for Section 2 subject to each article not exceeding S\$500.00.

28. Visitors' Personal Effects

Section 2 extends to cover accidental loss or damage to visitors' personal effects whilst contained in the Insured Dwelling up to S\$500.00 in any one Period of Insurance.

Main Exclusions to Section 1 & 2

The Company shall not be liable in respect of

- a. any loss by theft;
 - i. by deception except in the event of a burglary at the Insured Dwelling;
 - ii. of property in any part of the Building to which any other tenant has right of access not involving entry to or exit from the Insured Dwelling by forcible and violent means;
 - iii. if the Insured Dwelling is lent, let or sublet unless force is used to enter the Insured Dwelling;
- b. scratching or denting of property;
- c. any loss, destruction or damage due to wear, tear, depreciation, the process of washing, cleaning, dyeing, alteration, repair or restoration of any article, the action of light or atmospheric conditions, moth, insects, vermin or any other gradually operating cause;
- d. any loss or damage resulting from theft by any person lawfully in the Insured Dwelling;
- e. electrical electronic or mechanical breakdown except as provided for in Extension 23 – Deterioration of Foods and Drinks in Refrigerator as stated above;
- f. breakage of strings in respect of any musical instrument;
- g. damage to films when in use in a camera or projector;
- h. breakage of tubes and or bulbs unless the apparatus is damaged at the same time;
- i. business or professional use in respect of photographic and sporting equipment and accessories and musical instruments;
- j. any loss or damage from the Insured Dwelling arising from Bursting or overflowing of a domestic water tank, apparatus or pipe, Theft or any attempt thereat or Malicious acts during any period in excess of sixty (60) consecutive days during which the Insured Dwelling is left unoccupied, unless written consent has been obtained from the Company;
- k. cost of reproducing data whether recorded on tapes, cards, discs or otherwise;
- l. delay, confiscation or detention by Customs Official or Authorities;
- m. any loss or damage of property left in the open outside the confinement of the Insured Dwelling;
- n. mysterious disappearance or unexplained loss;
- o. damage to sports equipment whilst in play;
- p. theft of property in unoccupied vehicles unless all windows, doors, luggage compartment, boot, roof and windscreen are completely closed and securely locked;
- q. loss or damage to any property as a result of inherent fault or defective workmanship or defective design or use of defective materials.

Section 3 – Worldwide Family Personal Liability

The Company will indemnify the Insured as owner and/or occupier of the Insured Dwelling and members of his family and domestic servant permanently residing with him in Singapore against all sums for which they may be legally liable to third party including legal costs and expenses in respect of:

- a. accidental bodily injury (whether fatal or not);
- b. accidental damage to property.

occurring during the Period of Insurance subject to the Territorial Limits as stated herein for this Section.

Extensions to Section 3

a. Tenant's Liability

This insurance extends to cover the legal liability as tenant and occupier of the Insured Dwelling for damage to landlord's Building, fixtures, fittings and contents up to a limit of S\$100,000.00 subject to an excess of S\$100.00 for each and every claim.

Limits of Indemnity

The liability of the Company for compensation under this Section shall not exceed the limit of indemnity as stated in the Schedule in the aggregate for all claims in respect of or arising out of one occurrence or in respect of or arising out of all occurrences of a series consequent on or attributable to one source or original cause.

In the event of the death of the Insured the Company will, in respect of the liability incurred by the Insured, indemnify the Insured's personal representatives in the terms of and subject to the limitations of this Section provided that such personal representatives shall as though they were the Insured observe, fulfill and be subject to the Terms of this Policy in so far as they can apply.

Main Exclusions to Section 3

The Company shall not be liable in respect of

- a. bodily injury to any person being a member of the Insured's family or household or at the time of sustaining such injury engaged in and under the service of the Insured;
- b. damage to property belonging to or in the charge of or under the control of the Insured or a member of the Insured's family or household or of a person in the service of the Insured;
- c. bodily injury or damage arising out of or incidental to;
 - i. the Insured's profession or business;
 - ii. the use of lifts, elevators, motor cycles, motor vehicles, watercraft, aircraft or aerial devices;
- d. any liability which attaches by virtue of an agreement but which would not have attached in the absence of such agreement;
- e. any liability resulting directly or indirectly from the transmission of any communicable disease by the Insured, a member of the Insured's family, domestic maid or pets;
- f. any liability caused by or arising from or in connection with the Insured's ownership of dog breeds falling within Scheduled Dogs – Part I (as defined by the Agri-food & Veterinary Authority of Singapore) or unlicensed dogs;
- g. any liability arising from ownership of any other Building or land other than the home occupied by the Insured solely as a private residence;
- h. any liability arising from the occupation or use of any premises other than as a private residence unless specially agreed and specified in the Schedule;
- i. any liability in respect of bodily injury illness and/or loss or damage caused by or in connection with or arising from alterations, additions and repairs to the Insured Dwelling and/or whilst the Insured Dwelling is undergoing renovation or construction.

Territorial Limits

Anywhere in Singapore and Worldwide excluding USA and/or Canada, its territories or possessions in respect of travel or stay overseas provided such travel shall not exceed ninety (90) consecutive days in any one Period of Insurance.

Section 4 – Personal Accident for Insured, Spouse & Child(ren)

A. Insured And Spouse

If the Insured and his / her legal spouse shall suffer bodily injury caused by accidental means sustained whilst at the Insured Dwelling during the Period of Insurance, and if such bodily injury shall within three (3) calendar months result in death or permanent disablement, the Company will pay compensation in accordance to the Table of Benefits stated below to the Insured or in the event of his death to his legal personal representatives.

Hospitalisation Allowance arising from accidents covered under this Section is payable up to sum insured specified in the Schedule per person where the Insured is hospitalised as an inpatient for more than twenty-four (24) hours during the Period of Insurance.

B. Child(ren)

If the Insured's Child(ren) shall suffer bodily injury caused by accidental means sustained whilst at the Insured Dwelling during the Period of Insurance, and if such bodily injury shall within three (3) calendar months result in death or permanent disablement, the Company will pay compensation in accordance to the Table of Benefits stated below to the Insured or in the event of his death to his legal personal representatives.

The death and permanent disablement benefit for this Section shall be payable in accordance to the Table of Benefits here below:

Table of Benefits

<u>Description of Permanent Disablement</u>	<u>Percentages of the Sum Insured specified as stated in Section 4 of the Schedule</u>
1. Death	100%
2. Total and permanent disablement from engaging in or attending to employment or occupation of any and every kind	100%
3. Total & permanent loss of all sight in one or both eyes	100%
4. Total loss by physical severance or total & permanent loss of use of: <ol style="list-style-type: none">a. one or both hands at wrist }b. arm at shoulder }c. arm between shoulder and elbow }d. arm at or below elbow }e. leg at hip }f. leg between knee & hip }g. leg at or below knee }	100%
5. Total and permanent loss of : <ol style="list-style-type: none">a. sight in one eye except perception of lightb. lens of one eye	50% 50%

Description of Permanent Disablement**Percentages of the Sum Insured specified
as stated in Section 4 of the Schedule**

6.	Total loss by physical severance or total & permanent loss of use of:		
a.	thumb & fingers of one hand		50%
b.	4 fingers of one hand		40%
c.	thumb	- 2 phalanges	25%
		- 1 phalanx	10%
d.	index finger	- 3 phalanges	15%
		- 2 phalanges	10%
		- 1 phalanx	5%
e.	middle finger	- 3 phalanges	10%
		- 2 phalanges	7%
		- 1 phalanx	3%
f.	ring finger	- 3 phalanges	10%
		- 2 phalanges	7%
		- 1 phalanx	3%
g.	little finger	- 3 phalanges	10%
		- 2 phalanges	7%
		- 1 phalanx	3%
h.	all toes of one foot		18%
i.	great toe	- 2 phalanges	6%
		- 1 phalanx	3%
j.	any other toe		3%
7.	Total & permanent loss of :		
a.	hearing in both ears		75%
b.	hearing in one ear		20%
8.	Total & permanent loss of speech		50%
9.	Third Degree Burns		
a.	Head – Damage as a Percentage of Total Body Surface Area		
i.	equals to or greater than 2% but less than 5%		50%
ii.	equals to or greater than 5% but less than 8%		75%
iii.	equals to or greater than 8%		100%
b.	Body – Damage as a Percentage of Total Body Surface Area		
	equals to or greater than 10% but less than 15%		50%

The aggregate of all percentages payable under permanent disablement benefit in respect of any accident shall not exceed 100%. Any claim payable under accidental death benefit shall be reduced by a sum equal to any claim payable under permanent disablement benefit in respect of the same accidental injury.

Provisos

- This Section does not cover Insured above seventy (70) years of age next birthday.
- The cover under this Section will cease for the Insured upon any permanent disablement claim.
- Before the Company will pay item (2) in the Table of Benefits above, total and permanent disablement from all gainful employment of any and every kind shall have lasted for twelve (12) months and have been proved to our satisfaction to be permanent and without expectation of recovery. However, if it can be proved to the reasonable satisfaction of the company that total disablement from all gainful employment is permanent, then the Company may at their discretion pay this item before the expiry of twelve (12) months.

Main Exclusions to Section 4

This Company shall not be liable in respect of bodily injury sustained by the Insured

- as a result of, or is contributed by any medical condition, pre-existing conditions, physical defect or infirmity;
- as the result of intentional self-injury, suicide or attempted suicide (whether felonious or not) while sane or insane, provoked assault, intoxication, drugs, insanity, venereal disease, childbirth or pregnancy (other than miscarriage caused by accidental falling of the Insured with external injury or by traffic accident) or abortion or any complication following therefrom;
- as the result of, or is contributed to by, or attributable to HIV (Human Immunodeficiency Virus) and/or any HIV related illness including AIDS (Acquired Immune Deficiency Syndrome) and/or any mutant derivative or variations thereof however caused;
- whilst engaged in illegal acts.

Section 5 – Twenty-Four (24) Hour Emergency Home Assistance Services

If there is a sudden and/or unforeseen event at the Insured Dwelling and the Insured is in need of Emergency Home Assistance Services, the following referral and arrangement assistance services shall be available to the Insured upon specific verbal notification by the Insured to Sompo Assist Hotline, a twenty-four(24) hour Alarm Centre by our appointed assistance company. Information about the Insured and the Policy will be disclosed to our Appointed Assistance Company for the purpose of providing the Emergency Assistance Services.

A. Indemnified Home Assistance Services

The Policy will reimburse the Insured up to a limit of S\$100.00 per event, and the Company shall not be responsible for any third party expenses incurred that shall be the responsibility of the Insured Person.

i. Locksmith Assistance

In the event the Insured is unable to access the Insured Dwelling because:

- a. the Insured is locked out of his/her Insured Dwelling; and/or
 - b. the Insured is not in possession of the keys to the Insured Dwelling,
- the Insured shall contact Sompo Assist to arrange for a locksmith to assist the Insured at the Insured Dwelling.

Exclusion: This Service shall not extend to an Insured who is locked out of his/her bedroom in the Insured Dwelling.

ii. Plumbing Assistance

In the event that the Insured Dwelling contains

- a. a clogged water supply system;
- b. a clogged drainage system; and/or
- c. leaking water pipe(s).

Exclusions: This Service shall not extend to an Insured whose Insured Dwelling has (a) a leaking water tap which requires refurbishing, or (b) leaking water heater/shower head, or (c) water leaking from the Insured Dwelling's ceilings.

iii. Electrical Assistance

In the event of an electrical power failure/wall switch failure in the Insured Dwelling, Sompo Assist shall arrange for a competent electrician to attend to and repair the problems.

Exclusion: This Service shall not extend to failure or malfunction of electrical appliances like televisions, refrigerators, rice cookers, ovens, water heaters, etc.

iv. Air-Conditioning Engineer Assistance

In the event that an air-conditioner unit in the Insured Dwelling is not working, Sompo Assist shall arrange for an engineer to repair the air-conditioning unit.

Exclusion: This Service shall not extend to an air-conditioning unit that is not cold or leaking because the said unit has not been serviced for six (6) months prior to the date of call.

v. Pest Control Services

In the event that Insured Dwelling is infested with pests, including but not limited to bees and termites, Sompo Assist shall arrange for a pest control services to remedy the situation.

Exclusion : The Policy shall not pay for such services made within the first three (3) months from the first inception date of cover.

B. Referral Assistance Services

The Services listed below are purely on referral and arrangement basis only. The Company shall not be responsible for any third party expenses incurred which shall be solely the responsibility of the Insured.

i. Telephone First Aid Advice

Sompo Assist will provide first aid medical advice to the Insured over the telephone to assist in stabilizing the Insured's condition. Such advice shall not be construed as a diagnosis and the Insured shall be referred to a physician, if necessary.

ii. Non-Emergency House Call Doctor referral

Sompo Assist will provide the name, address and telephone no. of the service providers and upon request and whenever possible, to facilitate arrangement of a house call doctor for private home medical care services.

iii. Home Cleaning Services (disinfecting/dust-mites riddance/spring cleaning)

Sompo Assist will provide referral information on the service providers and their charges, and upon request by the Insured, to facilitate arrangement for the service providers to provide services at the Insured's residence for

- Carpet cleaning
- Sofa cleaning
- Window cleaning
- Wall Tiles cleaning
- Floor Tiles cleaning
- Disinfecting the House of Bacterial/Germs
- Dust-mites Riddance
- General Spring cleaning

iv. Temporary Domestic Assistance (mobile domestic helpers/meal caterers/baby-sitter)

Sompo Assist will provide a referral name, address and telephone number for the service providers, and upon request by the Insured, to facilitate arrangement for the service providers to provide services at the Insured's residence for

- Mobile Domestic Helpers
- Meal caterers
- Baby-sitter / Nanny

v. Television Repair Assistance

In the event the television set in the Insured's residence is not functioning, Sompo Assist will provide the Insured with referral information of television mechanics as well as their costs, if available, and upon request, to arrange for a house call if necessary.

vi. Domestic Pet Care Services

Sompo Assist will provide referrals and whenever possible, assist to arrange

- appointments for Domestic Pet Grooming / Training Services
- pet accommodation at Domestic Pet Hotel when the Insured is unable to take care of the pet
- Domestic Pet Transportation Arrangement to and/or from the Insured's Insured Dwelling or any other address in Singapore given by the Insured.

vii. Alternative Accommodation Referral Assistance

Sompo Assist will provide the Insured with referral information of alternative accommodation like hotels in emergency cases.

The Company shall not in any way accept any liability for the provision of all services or for the performance thereof.

Section 6 – Pet Dog Cover

Accidental Death and Theft of Licensed Pet Dog within Insured Dwelling

The Company will indemnify the Insured up to S\$500.00 in the aggregate for any Period of Insurance for the cost of replacing the licensed pet dog(s) with another of the same breed and sex in respect of

1. accidental death caused by violent external and visible means, occurring whilst the pet dog(s) is/are confined within the Insured Dwelling; or
2. theft of pet dog by actual forcible, violent breaking into or out from the Insured Dwelling.

Main Exclusions to Section 6

The Company shall not be liable:

1. where the pet dog(s) is/are having any physical defects, illness or disease known to the Insured when the Policy was taken up or at renewal and not accepted in writing by the Company;
2. where the pet dog(s) is/are aged under three (3) months or over five (5) years old;
3. where the pet dog(s) is/are undergoing or has undergone surgery not necessitated by accidental bodily injury nor necessary to save the pet dog(s) life, which results in its death;
4. where the pet dog(s) is/are not registered with the Agri-food & Veterinary Authority of Singapore.

Section 7 – Worldwide Personal Effects Cover

The Company will pay to the Insured any Accidental loss of or damage to the Insured's Personal Effects during the Period of Insurance within the territorial limits specified in this Section. Provided that the liability under this Section shall not exceed 50% of the Sum Insured for Section 2 during any one Period of Insurance unless otherwise agreed and specified in the Schedule.

A. Unspecified Articles

In the event of any loss or damage to articles of Personal Effects not specifically and individually itemized in the Schedule, the Company will pay, up to the replacement cost or maximum S\$1,000.00 any one article, and in aggregate not exceeding the total sum insured as specified on the Schedule.

B. Specified Articles

In the event of any loss or damage to articles of Personal Effects that are specifically and individually itemized and declared with a corresponding sum insured for each article listed in the Schedule, the Company will pay up to the replacement cost of each article or the sum insured specified in the Schedule, whichever is the lower.

It is a condition that sums insured for Section 7 Sub-Section (B) will at all times be maintained by the Insured at not less than the full cost of replacement without deduction for wear and tear or depreciation except in respect of wearing apparel.

Territorial Limits

Anywhere in Singapore and Worldwide in respect of travel overseas provided that such travel shall not exceed ninety (90) consecutive days in any one Period of Insurance.

Excess

Subject to an excess of S\$100.00 on each and every claim except if due to an Insured Peril at the Insured Dwelling.

Main Exclusions to Section 7

The Company will not cover loss or damage resulting from:

1. any loss by theft;
 - a. by deception except in the event of a burglary at the Insured Dwelling;
 - b. of property in any part of the Building to which any other tenant has right of access not involving entry to or exit by forcible and violent means;
 - c. if the Insured Dwelling is lent, let or sublet unless force is used to enter the Insured Dwelling.
2. scratching or denting of property;
3. delay, confiscation or detention by Customs Official or Authorities;
4. any loss, destruction or damage due to wear, tear, depreciation, mechanical or electrical defect, the process of washing, cleaning, dyeing, alteration, repair or restoration of any article, the action of light or atmospheric conditions, moth, insects, vermin or any other gradually operating cause;

5. business or professional use in respect of photographic and sporting equipment and accessories and musical instruments;
6. breakage of strings in respect of any musical instrument;
7. damage to films when in use in a camera or projector;
8. breakage of tubes and or bulbs unless the apparatus is damaged at the same time;
9. theft of property in unoccupied vehicles unless all windows, doors, luggage compartment, boot, roof and windscreen are completely closed and securely locked;
10. cost of reproducing data whether recorded on tapes, cards, discs or otherwise;
11. property whilst in transit unless hand-carried;
12. any loss or damage from the Insured Dwelling arising from Bursting or overflowing of a domestic water tank, apparatus or pipe, Theft or any attempt thereat or Malicious acts during any period in excess of sixty (60) consecutive days during which the Insured Dwelling is left unoccupied, unless written consent has been obtained from the Company;
13. mysterious disappearance or unexplained loss;
14. damage to sports equipment whilst in play.

Section 8 – Rent Protector

The Company will indemnify the Insured for loss of rent when

1. the tenant ceases to pay the rent due under the Tenancy Agreement or leaves the Insured Dwelling without giving notice before the end of the Tenancy Agreement; or
2. the Insured Dwelling remains untenanted following an occurrence of murder and/or suicide at the Insured Dwelling.

Limits of Indemnity

The Company's maximum liability in the aggregate for all claims in respect of Section 8 shall not exceed

1. the monthly rent due under the Tenancy Agreement or S\$2,500.00 per month whichever is the lower; and
2. up to two (2) months equivalent of the monthly rent due under the Tenancy Agreement in the aggregate any one Period of Insurance.

Main Exclusions to Section 8

The Company shall not be liable in respect of:

1. the rent for the first two (2) consecutive months after the tenant defaulted in payment or from the date of occurrence of the murder and/or suicide at the Insured Dwelling;
2. loss of rent where there is no valid written Tenancy Agreement;
3. loss of rent once the Insured Dwelling is re-tenanted;
4. the rent that was in arrears at the commencement of the cover for this Section;
5. loss of rent where the tenant had defaulted on rental payment or the murder and/or suicide event had occurred before the commencement of the cover for this Section.

Provisos

The Insured cannot make simultaneous claim under this Section and the benefit of Loss of Rent and Additional Expense of Alternative Accommodation under Sections 1 and 2 for the same event.

General Exceptions

The Company shall not be liable in respect of

1. any loss or damage or liability directly caused by or contributed to by or arising from ionizing radiations or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel.
2. any loss (whether temporary or permanent) of the Insured Dwelling or any part thereof by reason of confiscation requisition detention or legal or illegal occupation of such property or any premises vehicle or thing containing the same by any government authorities.
3. any accident loss damage expense liability or bodily injury occasioned by or through or in consequence directly or indirectly of
 - a. war invasion act of foreign enemy hostilities or warlike operations (whether war be declared or not) civil war;
 - b. mutiny military or popular uprising insurrection rebellion revolution military or usurped power martial law or state of siege or any of the events or causes which determine the proclamation or maintenance of martial law or state of siege;

In any action suit or other proceeding where the Company alleges that by reason of the provisions of this General Exception any accident loss damage expense liability or bodily injury is not covered by this insurance the burden of proving that such accident loss damage expense liability or bodily injury is covered shall be upon the Insured.

4. any loss damage or liability which is insured by or would but for the existence of this Policy be insured by other policy or policies except in respect of any excess beyond the amount which would have been payable under such other policy or policies had this insurance not been effected. This exclusion does not apply to Section 4.
5. any consequential loss or damage of any kind whatsoever unless otherwise stated.
6. any loss or damage occasioned through the wilful act of or with the connivance of the Insured and/or any member of his family and/or domestic servant normally residing with him.
7. pressure waves caused by aircraft and other aerial devices travelling at sonic or supersonic speeds.
8. any loss or damage arising from illegal acts and/or acts prohibited by regulatory authorities.
9. any loss or damage arising whilst the Insured Dwelling is undergoing renovation or construction.

General Conditions

1. Interpretation

This Policy and the Schedule shall be read together and any word or expression to which a specific meaning has been attached in any part of the Policy or of the Schedule shall bear such meaning wherever it appears.

2. Jurisdiction Clause

The indemnity under this Policy shall not apply in respect of judgments, which are not in the first instance delivered by or obtained from a Court or tribunal of competent jurisdiction within the Republic of Singapore.

3. Basis of Settlement

Section 1

The basis of settlement of any claim shall be the cost of reinstatement of the property destroyed or damaged to a condition substantially the same as, but not better or more extensive than the condition when new.

If repair or restoring is not carried out and completed within twelve (12) months, or if there is other insurance in force which does not provide for replacement or reinstatement on a similar basis, the Company will settle claims on an indemnity basis i.e. the cost of replacement or repair of lost or damaged property less an amount for wear and tear or depreciation.

Section 2 & 7

The basis of settlement in the event of theft or total destruction will be replacement in the same form without deduction for wear and tear or depreciation except in respect of wearing apparel, curtains, bed sheets or bed linens. In the event of loss or damage to any insured item forming part of a pair or set, our liability shall not exceed a proportionate part of the value on the pair or set.

4. Duty of Care

The Insured shall

- a. use all reasonable diligence and care to keep the Insured Dwelling in proper state of repair and if any defect therein be discovered shall cause such defect to be made good as soon as possible and shall in the meantime cause such additional precautions to be taken for the prevention of injury, loss or damage as the circumstances may require and the Company shall not be liable for any injury, loss or damage caused by defect which the Insured has failed to remedy after having received notice of such defect either from the Company or any person or public;
- b. exercise all reasonable precautions for the maintenance and safety of the property insured body and to prevent accident, loss or damage and;
- c. provide for the Insured dog(s) under Section 6 at all times with proper care;
- d. the Insured must take all reasonable precautions to prevent becoming a victim of the unlawful act as stipulated in Extension (8) – Identity Fraud Expenses.

5. Other Insurance

In the event of any happening giving rise to any loss, damage, expense or liability for which indemnity is provided under this Policy, the Insured shall furnish details of any other insurance covering such loss, damage, expense or liability or any part thereof (except in respect of Personal Accident) to the Company and the Company shall only be liable to pay that part of the claim which exceeds the sum recoverable under such other insurance, subject to the limits of liability specified in this Policy.

6. Average Clause

If the property hereby insured shall at the breaking out of any fire or at the commencement of any destruction of or damage to such property by any other peril hereby insured against be of greater value than the sum insured hereon then the Insured shall be considered as being his own insurer for the difference and shall bear a rateable proportion of the loss accordingly. Every item of this Policy shall be separately subject to this condition.

Waiver of Average Clause

The Average Clause shall be waived if both Section 1 and Section 2 are simultaneously insured under this policy, provided that where the Insured Dwelling is a terrace house, semi-detached house or bungalow, the building structure is insured under another policy and it is not the intention to include cover for building structures under this policy.

Average Relief

Where the Insured is not eligible for Waiver of Average as provided in the clause above and if at the time of reinstatement the sum representing 85% of the cost which would have been incurred if such item had been destroyed, exceeds the sum insured hereon at the breaking out of any fire or at the commencement of any destruction of or damage to such property by any other peril hereby insured against, then the Insured shall be considered as being his own insurer for the difference between the sum insured and the sum representing the cost of reinstatement of the whole of the property and shall bear a rateable proportion of the loss accordingly. Each item of this Policy shall separately be subject to this condition.

7. Notice of Material Changes

- a. The Insured shall give reasonable notice to the Company of any change in the nature of the occupation of or other circumstances affecting the building insured or containing the insured property be changed in such a way as to increase the risk of loss or damage;
- b. If the Insured fails to give notice of the changes to the Company, the Company may reject any claim that may arise;

- c. The Insured must inform us in writing as soon as possible about any change which may affect Extension (8) – Identity Fraud Expenses. If the Insured fails to inform the Company, the Company may declare the extension invalid or reduce the cover provided. The facts the Company need are those which the Company consider important in assessing or accepting the insurance. If the Insured is in any doubt as to whether to inform the Company about any change, the Insured should inform the Company anyway.

8. Claim Notification

In the event of any happening which may give rise to a claim under this Policy, the Insured (or in the case of a claim under Section 4, the Insured's personal representatives):

- a. shall give immediate notice in writing to the Company or in any event not exceeding fourteen (14) days;
- b. shall make a police report within twenty-four (24) hours of the occurrence if there has been theft malicious damage or vandalism or any loss of money or any attempt thereof;
- c. notify the issuing company immediately of the loss of any insured credit card or ATM card
- d. shall at his (or their) own expense supply the Company with full particulars in writing as soon as possible and in the case of a claim under Section 1, 2, 7 and 8 not later than thirty (30) days after the occurrence of the loss or damage;
- e. if a claim may arise under Section 3, shall immediately send to the Company any writ, summons or other legal process issued or commenced against the Insured and shall give all necessary information and assistance to enable the Company to settle or resist any claim or to institute proceedings;
- f. in the event of accidental bodily injury of the Insured dog(s) under Section 6 to arrange for a veterinary surgeon to attend and where necessary, to certify at the Insured's own expense the cause of death;
- g. shall not incur any expense in making good any loss or damage without the written consent of the Company and shall not negotiate, pay, settle, admit or repudiate any claim without the like consent;
- h. shall give the Company all such information as the Company may reasonably require;
- i. shall file a report with the police and/or relevant financial institution within 24 hours and must report and submit a claim to the Company within 30 days of discovery of the unlawful act by the third party as stipulated within Extension (8) - Identity Fraud Expenses

9. Rights and Responsibilities

The Company shall be entitled:

- a. on the happening of any loss or damage for which indemnity is provided under Sections 1, 2, 7 and 8 to enter any Building where the loss or damage has happened and to take and keep possession of the property insured and to deal with the salvage in a reasonable manner and this Policy, or any copy thereof certified by the Company, shall be proof of leave and licence for such purpose but no property may be abandoned to the Company;
- b. to undertake in the name and on behalf of the Insured the absolute conduct, control and settlement of any proceedings and to take proceedings at its own expense and for its own benefit, but in the name of the Insured, to recover compensation or secure indemnity from any third party in respect of anything covered by this Policy;
- c. to pay at any time to the Insured the Limit of Indemnity under Section 3 or any lesser amount for which any claims can be settled and upon such payment the Company shall relinquish conduct and control of and be under no further liability under that Section in connection with such claim or claims except for costs or expenses recoverable from the Insured or incurred with the written consent of the Company in respect of the conduct of such claim or claims before the date of such payment.

10. Forfeiture

If any claim under this Policy is fraudulent or if any fraudulent means or devices are used by the Insured or anyone acting on his behalf to obtain any benefit under this Policy, all benefit hereunder shall be forfeited.

11. Transfer of Interest

Unless otherwise expressly stated nothing contained herein shall give any rights against the Company to any person other than the Insured. Further the Company shall not be bound by any passing of the interest of the Insured otherwise than by death or operation of law unless and until the Company shall by endorsement declare the insurance to be continued. The extension of the Company's liability in respect of the property of any person other than the Insured shall give no right of claim hereunder to such person, the intention being that the Insured shall in all cases claim for and on behalf of such person and receipt by the Insured shall in any case absolutely discharge the Company's liability hereunder.

12. Cancellation

This Policy may be cancelled at any time at the request of the Insured in writing to the Company and the Premium shall be adjusted on the basis of the Company receiving or retaining the customary short-term premium or minimum premium of S\$69.55 (inclusive of GST) provided no claims has been made under the policy. No refund shall be given where a claim has been lodged under the policy. The Policy may also be cancelled by the Company by seven (7) days' notice given in writing to the Insured at his last known address and the Premium shall be adjusted on the basis of the Company receiving or retaining pro rata premium, subject to minimum premium of S\$69.55 (inclusive of GST).

13. Arbitration

If any difference shall arise as to the amount to be paid under this Policy (liability being otherwise admitted) such difference shall be referred to an arbitrator to be appointed in accordance with the statutory provisions in that behalf for the time being in force.

Where any difference is by this condition to be referred to arbitration the making of an award shall be a condition precedent to any right of action against the Company.

Unless any such action or suit be commenced within six (6) months of the making of an award the Company shall not be liable to make any payment in excess of the amount of the award.

14. Subrogation of Rights

The Insured shall at the expense of the Company do and concur in doing and permit to be done all such acts and things as may be necessary or reasonably required by the Company for the purpose of enforcing any rights and remedies or of obtaining relief or indemnity from other parties to which the Company shall be or would become entitled or become necessary or required before or after his indemnification by the Company.

15. 14 days Free Look Period (Applicable to Policy issued to an Individual)

In respect of coverage with "Free Look" provision, the Policyholder or Insured may return the original policy document to the Company or intermediary if the Insured decides to cancel the cover during the "Free Look" period. In such an event, the Insured will receive a full refund of the premium paid to the Company provided that no claim has been made under the insurance. The policy will then be deemed as void from inception and the Company shall not be liable for any claims occurring prior to the return of the Policy.

"Free Look" period means the period up to fourteen (14) business days from the time this Policy is received by the Policyholder or Insured and this Policy is deemed to have been delivered and received by the Policyholder or Insured three (3) business days after it is posted by the Company.

This provision is, however, not applicable to any policy with period of insurance less than one (1) year and/or to policy renewals.

Additional Endorsements

The following endorsements shall apply to this Policy unless otherwise stated and/or deleted in the Policy Schedule.

Clarification Agreement

Property damage covered under this Agreement shall mean physical damage to the substance of property.

Physical damage to the substance of property shall not include damage to data or software, in particular any detrimental change in data, software or computer programs that is caused by a deletion, a corruption or a deformation of the original structure.

Consequently the following are excluded from this Agreement:

1. Loss of or damage to data or software, in particular any detrimental change in data, software or computer programs that is caused by a deletion, a corruption or a deformation of the original structure, and any business interruption losses resulting from such loss or damage. Notwithstanding this Exclusion, loss of or damage to data or software which is the direct consequence of insured physical damage to the substance of property shall be covered.
2. Loss or damage resulting from an impairment in the function, availability, range of use or accessibility of data, software or computer programs, and any business interruption losses resulting from such loss or damage.

Condition Precedent

The validity of this Policy is subject to the condition precedent that

1. for the risk insured, the Insured has never had any insurance terminated in the last twelve (12) months due solely or in part to a breach of any premium payment condition; or
2. if the Insured has declared that it has breached any premium payment condition in respect of a previous policy taken up with another insurer in the last twelve (12) months
 - a. the Insured has fully paid all outstanding premium for time on risk calculated by the previous insurer based on the customary short period rate in respect of the previous policy; and
 - b. a copy of the written confirmation from the previous insurer to this effect is first provided by the Insured to the Company before cover incepts.

Contracts (Rights of Third Parties) Act Exclusion

It is hereby declared and agreed that a person who is not a party to this Policy shall have no right under the Contracts (Rights of Third Parties) Act (Cap 53B) (or any subsequent amendments thereof) to enforce any of its terms.

Cyber Risks Exclusion Clause (NMA2915)

1. Electronic Data Exclusion
Notwithstanding any provision to the contrary within the Policy or any endorsement thereto, it is understood and agreed as follows:
 - a. This Policy does not insure, loss, damage, destruction, distortion, erasure, corruption or alteration of ELECTRONIC DATA from any cause whatsoever (including but not limited to COMPUTER VIRUS) or loss of use, reduction in functionality, cost, expense of whatsoever nature resulting therefrom, regardless of any other cause or event contributing concurrently or in any other sequence to the loss.

- b. However, in the event that a peril listed below results from any of the matters described in paragraph (a) above, this Policy, subject to all its terms, conditions and exclusions will cover physical damage occurring during the Policy period to property insured by the Policy directly caused by perils of Fire and Explosion.
2. **Electronic Data Processing Media Valuation**
Notwithstanding any provision to the contrary within the Policy or any endorsement thereto, it is understood and agreed as follows:

Should electronic data processing media insured by the Policy suffer physical loss or damage insured by this Policy, then the basis of valuation shall be the cost of the blank media plus the costs of copying the Electronic Data from back-up or from originals of a previous generations. These costs will not include research and engineering nor any costs of recreating, gathering or assembling such Electronic Data. If the media is not repaired, replaced or restored the basis of valuation shall be the cost of the blank media. However this Policy does not insure any amount pertaining to the value of such Electronic Data to the Insured or any other party, even if such Electronic Data cannot be recreated, gathered or assembled.

Electronic Data means facts, concepts and information converted to a form useable for communications, interpretation or processing by electronic and electromechanical data processing or electronically controlled equipment and includes programmes, software, and other coded instructions for the processing and manipulation of data or the direction and manipulation of such equipment.

Computer Virus means a set of corrupting, harmful or otherwise unauthorized instructions or code including a set of maliciously introduced unauthorized instructions or code, programme or otherwise, those propagate themselves through a computer system or network of whatsoever nature. Computer Virus includes but is not limited to 'Trojan Horse' 'worms' and 'time or logic bombs'.

Electronic Date Exclusion

The Company will not pay for any claim of whatsoever nature directly or indirectly caused by or consisting of or arising from the failure or inability of any computer or other equipment or system for processing storing or retrieving data, whether the property of the Insured or not, occurring at any time to

1. correctly recognize any date as its true calendar date;
2. capture, save or retain, and/or correctly to manipulate, interpret or process any data or information or command or instruction as a result of treating any date otherwise than as its true calendar date;
3. capture, save, retain or correctly to process any data as a result of the operation of any command which has been programmed into any computer software, being a command which causes the loss of data or the inability to capture save retain or correctly to process such data on or after any date.

Subject otherwise to the Terms of the Policy.

Governing Law

This policy is governed by and interpreted in accordance to the laws of the Republic of Singapore.

Personal Data Protection

In relation to the personal data collected for this Insurance, the Insured agreed and acknowledged that

1. the Company may collect, use and disclose the personal data for the purposes stated in its Privacy Policy, which include underwriting and administering the insurance Policy (including reinsurance/underwriting, claims processing, investigation, payment and other related purposes);
2. the Company will not use, disclose or process the personal data for purposes which are not stated in the Privacy Policy or for which the Insured's consent have not been obtained. If the Company wish to use, disclose or process the personal data for another purpose the Company will seek the Insured's prior written consent;
3. the Company may disclose the personal data for the purposes to a related corporation, subsidiaries, holding companies, associated companies, or affiliates of, any credit bureau; any other person to whom disclosure is permitted or required by any law; and our third party service providers and agents (acting on our behalf). Those recipients may be located in or outside Singapore.

Payment Before Cover Warranty (This warranty applies where the Policy is issued to an Individual)

1. The Premium due must be paid to the Company (or the intermediary through whom this Policy or Bond 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 the Company or the intermediary when one of the following acts takes place:
 - a. Cash or honoured cheque for the premium is handed over to the Company or the intermediary;
 - b. A credit or debit card transaction for the premium is approved by the issuing bank;
 - c. A payment through an electronic medium including the internet is approved by the relevant party;
 - d. A credit in favour of the Company 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 the Company (or the intermediary through whom this Policy or Bond 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 the Company. 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, the policyholder may return the original policy document to the Company or intermediary within the Free Look period if the policyholder decides to cancel the cover during the Free Look period. In such an event, the policyholder will receive a full refund of the premium paid to the Company provided that no claim has been made under the insurance and the cover shall be treated as if never put in place. Free Look provision does not apply to Bond.

Premium Payment Warranty (This warranty applies where the Policy is issued to a corporate entity)

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 the Company (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.
2. In the event that any premium due is not paid and actually received in full by the Company (or the intermediary through whom this Policy was effected) within the 60-day period referred to above, then:
 - 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. the Company shall be entitled to a pro-rata time on risk premium subject to a minimum of S\$26.75 (inclusive of GST).
3. If the Period of Insurance is less than 60 days, any premium due must be paid and actually received in full by the Company (or the intermediary through whom this Policy was effected) within the Period of Insurance.

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 visit www.sompo.com.sg/FAQ or the GIA / LIA or SDIC websites (www.gia.org.sg or www.lia.org.sg or www.sdic.org.sg).

Sanction Limitation and Exclusion Clause

The Company shall not be deemed to provide cover and the Company shall not be liable to pay any claim or provide any benefit hereunder to the extent that the provision of such cover, payment of such claim or provision of such benefit would expose the Company 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.

Terrorism

Notwithstanding any provision to the contrary within this Insurance or any Endorsement thereto it is agreed that this Insurance excludes loss, damage, cost or expense of whatsoever nature directly or indirectly caused by, resulting from or in connection with any act of terrorism regardless of any other cause or event contributing concurrently or in any other sequence to the loss.

For the purpose of this Exception an act of terrorism means 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 organisation(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.

This Insurance also excludes loss, damage, cost or expense of whatsoever nature directly or indirectly caused by, resulting from or in connection with any action taken in controlling, preventing, suppressing or in any way relating to any act of terrorism.

If the Company alleges that by reason of this Exception, any loss, damage, cost or expense is not covered by this Insurance the burden of proving the contrary shall be upon the Insured.

In the event any portion of this Exception is found to be invalid or unenforceable, the remainder shall remain in full force and effect.

Total Asbestosis Exclusion

This Policy excludes all claims and losses based upon, arising out of, directly or indirectly resulting from or in consequence of, or any way involving

1. asbestos; or
2. any actual or alleged asbestos related injury or damage involving the use, presence, existence, detection, removal, elimination or avoidance of asbestos or exposure or potential exposure to asbestos.