

Property

enjoy family harmony /
and home security



SmartHome Essential

redefining / insurance



Caring for our Customers

AXA will make every effort to provide a high level of service expected by all our policyholders. If on any occasion our service falls below the standard of your expectation, the procedure below explains what you can do:

- Your first point of contact should always be your insurance agent or broker. Alternatively, you may submit your feedback to the AXA Manager in charge of the matter you are raising.
- We will acknowledge receipt of your feedback within 3 working days whilst we look into the matter you raised. We will contact you for further information if required within 7 working days and provide you with a full reply within 14 working days.
- If the outcome of your complaint is not handled to your satisfaction, you can write to:

Chief Executive Officer
AXA Insurance Pte Ltd
8 Shenton Way #24-01, AXA Tower
Singapore 068811

We will respond to your appeal within 14 working days.

- If you are still dissatisfied with the CEO's response, we will refer you to a dispute resolution organisation, Financial Industry Disputes Resolution Centre Ltd (FIDReC) who is an independent organisation. FIDReC's contact details are:

Financial Industry Disputes Resolution Centre Ltd
36 Robinson Road #15-01
City House
Singapore 068877

Telephone : 6327 8878
Fax : 6327 8488
Email : info@fidrec.com.sg
Website : www.fidrec.com.sg

Important - Please remember to quote your Policy reference in your Communication.

CONTENTS

PAGE

YOUR SmartHome Essential POLICY	1
HOW YOUR INSURANCE OPERATES	1
SPECIAL CONDITIONS (SPECIFIED SECTIONS ONLY)	2
GENERAL POLICY DEFINITIONS	4
SECTION 1 - BUILDING, FIXTURES, FITTINGS & RENOVATION	5
SECTION 2 - CONTENTS	8
SECTION 3 - WORLDWIDE PERSONAL LIABILITY	13
SECTION 4 - FAMILY PERSONAL ACCIDENT	15
ENDORSEMENTS	17
GENERAL EXCLUSIONS	18
GENERAL CONDITIONS	21
SCHEDULE OF BENEFITS (\$\$)	24

YOUR *SmartHome Essential* POLICY

Welcome to your *SmartHome Essential* Policy.

Please read this Policy carefully together with your Schedule to ensure that you understand the terms and conditions and that the cover you require is being provided. Do keep it in a safe place.

If you have any questions after reading these documents, please contact your insurance adviser or AXA.

If there are any changes that may affect the insurance provided, please notify us immediately.

IMPORTANT NOTICE

1. Before we provide cover, you and all Insured Persons must fully and faithfully tell us everything you know (or could reasonably be expected to know) that is relevant to our decision in whether or not to insure the Insured Persons, otherwise you may receive no benefit from your Policy.
2. The insurance cover under this Policy is based on the information submitted to us, as set out in the accompanying documents. Please read these documents carefully. If they contain any information that is incorrect, please notify us immediately, otherwise you may receive no benefit in the event of a claim and/or your Policy may be voided and our liabilities shall be restricted to a refund of premiums paid for that Period of Insurance without interest. If any information, which you subsequently provide us, differs materially from the information submitted to us earlier, we may offer cover on different terms or decline it altogether. If we do not hear from you within 14 business days from the date of issue of this Policy, we will take it that the information is complete and correct.
3. You have a free-look period of 14 business days from the date that you receive this Policy to review it. You are deemed to have been received the Policy within 3 days after we have despatched it. If you decide that this Policy does not suit your needs, you may request to cancel it by giving us clear, written instructions and returning the Policy to us within the free-look period. Provided that no claims have been made during this period, we shall refund the premiums paid by you without interest. This free-look period shall not apply to policies with terms of less than 1 year. It will also not apply to policy renewals.

HOW YOUR INSURANCE OPERATES

Your *SmartHome Essential* Policy is a contract between you and AXA, and it consists of:

- this Policy booklet;
- the Schedule, which has details relating to you, the type of cover and period of insurance;
- any Endorsements; and
- the Application Form, declaration and any other information given, which form the basis of this contract.

Having received and accepted your first premium, and any subsequent premiums required, we will provide the cover shown in the sections of the Policy you have chosen, up to the sums insured or limits of indemnity stated in your Schedule.

If two (2) or more persons are named as the Insured on the Schedule, each of them is responsible both individually and together for:

- (a) the completeness and accuracy of information in all Application Forms, statements, claims or documents given by any one of them to us, and
- (b) the compliance with the conditions of the Policy.

The payment of claims is dependent on your giving of all necessary information and assistance that may require, including written details of the claim and all relevant supporting documents, at your expense in the form and of the nature required.

SPECIAL CONDITIONS (SPECIFIED SECTIONS ONLY)

(A) APPLICABLE TO SECTIONS 1 & 2

1. Insured Perils

For the purposes of these sections, "Insured Perils" means:

- (a) Fire and/or lightning
- (b) Explosion
- (c) Impact by aircraft or other aerial object or article therefrom
- (d) Impact by train, road vehicles or animals not belonging to or under the control of the Insured or any Family member or employees of the Insured
- (e) Bursting or overflowing of domestic water tank apparatus or piping, washing machine or water mains within the Building insured or containing the property insured.
- (f) Theft, actual or attempted, accompanied by forcible and violent entry only
- (g) Hurricane, typhoon, cyclone, Windstorm
- (h) Earthquake, volcanic eruption
- (i) Flood which shall mean the overflowing or deviation from their normal channels of either natural or artificial water courses, bursting or overflowing of public water mains and any other flow or accumulation of water originating from outside the building insured or containing the property insured.
- (j) Riot, strike, labour disturbance
- (k) Malicious damage
- (l) Breakage or collapse of television radio antenna mast or part thereof, but not for damage to such antenna mast or part.

2. Automatic Reinstatement of Loss Clause

In consideration of the insurance not being reduced by the amount of any loss, you shall pay the appropriate extra premium on the amount of loss from the commencement date of reinstatement to the date of expiry of the Period of Insurance. Unless otherwise stated, the monetary limits applicable to these sections are limits per occurrence.

3. No Control Clause

This insurance shall not be affected by your failure to comply with any provisions of the Policy (including the warranties or conditions endorsed hereon) in any portion of the Building over which you have no control.

4. Alterations and Repairs Clause (Workmen's Clause)

This insurance shall not be affected by workmen in or on about the Building carrying out alterations and repairs.

(B) APPLICABLE TO SECTION 2

5. Pairs and Sets Clause

Where any insured item consists of articles in a pair or set, we will not pay more than the value of any particular part or parts which such article or articles, may have as part of such pair or set; nor more than a proportionate part of the insured value of the pair or set.

(C) APPLICABLE TO SECTION 4

Unless otherwise stated, the monetary limits applicable to these sections are limits per Period of Insurance.

(D) APPLICABLE TO “ADDITIONAL SPECIAL BENEFITS” SECTION

These additional covers are applicable if you are covered under Section 1 or Section 2. For this section, the “Applicable Sum Insured” means (a) the Sum Insured under Section 1, if you are covered under Section 1 only; (b) the Sum Insured under Section 2, if you are covered under Section 2 only; or (c) the combined Sums Insured under the two sections, if you are covered under both sections.

(E) APPLICABLE TO ALL SECTIONS

Unless otherwise stated, benefits are only payable if the insured event occurs during a Period of Insurance. For each section, (including the additional covers) we will pay not more than the Sum Insured as stated in the Schedule. The exclusions stated at the beginning of each section (Main Exclusions) apply throughout that entire section, as well as to all additional covers included under that section. If a Main Exclusion is in conflict with a specific exclusion pertaining to a particular cover, the specific exclusion shall apply.

GENERAL POLICY DEFINITIONS

The Application Form, Policy and Schedule should be read together as one contract.

Any word or expression, which has a specific meaning, should have this meaning attached to the word or expression found in the Policy, Schedule and/or Certificate of Insurance.

TERM	MEANING
Accident or Accidental	A sudden, unexpected event which happens during the Period of Insurance which must be the only cause of injury or property damage.
Application Form	The form signed by you and which provides details of yourself, your home, and all material information relevant to the cover you have requested.
Domestic Servant	Domestic helper employed by you and residing at the address stated in the Policy Schedule.
Endorsement	An authorised amendment to the terms of your Policy.
Excess	The amount You must pay for each and every loss.
Family	Your spouse and children, including Your near relatives permanently living with You at the address stated in the Policy Schedule.
Period of Insurance	(a) The period of cover shown in the PolicySchedule; (b) And for any following period, for which cover is extended by mutual agreement.
Policy	The Policy document, the Policy Schedule, any Endorsements, and the Application Form.
Policy Schedule	The document which reflects details of You, Your home, the Period of Insurance, premium and any terms and conditions that are specific to Your contract with Us.
Sum Insured	Our maximum liability.
Third Party	Any person or entity who deals at arm's length with You and which neither controls nor is controlled by You. Third Party does not include: (a) Any person covered under this Policy;or (b) Any person or entity who is in an employer-employee relationship with You; or (c) Any of Your near relatives (regardless residing with You or not) and/or their authorizedrepresentatives.
Uninhabitable	The Building is unfit to live in, unlivable or un-tenantable.
Unoccupied	The premises have not been lived in by You or by persons authorised by You for more than 60 consecutive days or not inspected twice a week by You or persons authorised by You.
We/ Us/ Our/ AXA	AXA Insurance Pte Ltd
You/ Your/ Yourself	The policyholder and persons covered under this Policy.

SECTION 1 – BUILDING, FIXTURES, FITTINGS & RENOVATION

Definitions

- 1. Building:** (a) The apartment at the situation of risk stated in the Schedule; or (b) the building, including its garages, outbuildings, swimming pools, terraces, footpaths, driveways, gardens, gates & fences situated within the premises, at the situation of risk stated in the Schedule.
- 2. Fixtures, Fittings and Renovation:** Any fixture, installation or addition for improvement, decoration or betterment and annexed to and comprising part of the Building.

What Is Covered	What Is Not Covered We will not pay for the following:
<p>1.1 Loss or damage, as a result of an Insured Peril, to the Building, Fixtures, Fittings and Renovation.</p> <p>Our maximum liability: the Sum Insured under this Section.</p>	<p><u>Main Exclusions</u></p> <p>Loss or damage as a result of</p> <ol style="list-style-type: none"> 1. theft or malicious damage or vandalism if <ol style="list-style-type: none"> (a) the Building or any part is lent or let unless force is used to entry to the Building (for theft only) (b) by any person lawfully in the Building (c) the Building is Unoccupied 2. burning of the Building through the order of any public authority 3. bursting or overflowing of domestic water tanks apparatus or piping, washing machine or water mains <ol style="list-style-type: none"> (a) the first S\$50 of each and every loss (b) if the Building is Unoccupied 4. hurricane, typhoon, cyclone, windstorm or flood <ol style="list-style-type: none"> (a) the first S\$200 of each and every loss (b) if the Building is Unoccupied

Additional Benefits (The following additional covers are included under this section. The amount paid out for these covers will form part of the Sum Insured as stated in the Schedule and will be deducted therefrom, unless otherwise stated.)

<p>What Is Covered</p>	<p>What Is Not Covered We will not pay for the following:</p>
<p>1.2 Capital Additions Loss or damage, as a result of an Insured Peril, to alterations, additions and improvements in the nature of Fixtures and Fittings which are carried out to the Building during the Period of Insurance but excluding any appreciation in values in Excess of the Sum Insured. Provided that within 60 days of practical completion of such alterations additions and improvements, you declare the increased insurable values to us and pay any additional premium chargeable.</p> <p>Our maximum liability: 10% of the Sum Insured under this Section.</p>	
<p>1.3 Property Owner's Liability Your legal liability as owner but not as occupier of the Building for damage (including all costs and expenses incurred with our written consent) in respect of:</p> <ul style="list-style-type: none"> (a) Accidental bodily injury to or disease contracted by any person other than you, your Family or any Domestic Servant. (b) Accidental loss of or damage to Third Party property. <p>Our maximum liability shall not exceed S\$250,000</p> <ul style="list-style-type: none"> (i) 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; and (ii) in the aggregate in any one Period of Insurance. 	<ul style="list-style-type: none"> 1. Liability arising from: <ul style="list-style-type: none"> (a) ownership of any other Building or Land other than the Building occupied by the insured solely as a private residence. (b) the occupation or use of any premises other than the Building. (c) any profession, business or employment. (d) an agreement unless liability would have existed otherwise. (e) the ownership or use of any <ul style="list-style-type: none"> (i) motor vehicle controlled by you or on your behalf (ii) watercraft or aircraft (iii) livestock other than domestic animals. <p>Indemnity will not be provided under this Section of the Policy for any judgements that are not in the first instance delivered by or obtained from a court of competent jurisdiction within Singapore.</p>

Under-Insurance

If at the time of loss or damage the Sum Insured does not represent the full cost of replacing all of the Building at that time, then you shall be considered as being your own insurer for the difference between the Sum Insured and the sum representing the actual cost of replacing the Building and shall bear a rateable proportion of the loss accordingly. Every item, if more than one, shall separately be subject to this condition.

Average Relief

If at the time of any loss or damage the Sum Insured is less than 90% of the cost which would have been incurred in replacement or reinstatement if the whole of the Building had been destroyed, the amount payable for any such claim shall be proportionately reduced.

How We Settle Claims

The basis of settlement of any claim shall be the cost of reinstatement of the Building destroyed or damaged at the time of destruction or damage as follows:

- (a) Where the Building is destroyed, its rebuilding
 - (b) Where the Building is damaged, the repair of the damage and restoration of damaged portion to a condition substantially the same as, but not better or more extensive than the condition when new.
1. We will at our option pay in cash the amount of the loss or damage, or repair, reinstate or replace the lost or damaged property. Provided that rebuilding may be carried out at an alternative location at our discretion subject to our liability not being increased by so doing. If rebuilding, repair or restoring is not carried out and completed within twelve months, or if there is other insurance in force which does not provide for replacement or reinstatement on a similar basis, we will settle claims on an indemnity basis, i.e. cost of replacement or repair of lost or damaged property less an amount for wear and tear or depreciation.
 2. Provided the Sum Insured is not otherwise exhausted, we will also pay the extra cost, including demolition or dismantling of the Building, which is necessarily incurred in complying with the requirements of an Act of Parliament or Regulation made under it or any By-Law or any Municipal or other Statutory Authority.
 3. For building more than 25 years old, we will settle claims on an indemnity basis i.e. cost of replacement or repair of lost or damaged property less an amount for wear and tear or depreciation.

SECTION 2 - CONTENTS

Definitions

- 1. Household Contents:** All description of household goods, personal effects and possessions belonging to you, your Family or your Domestic Servants or for which you are responsible but excluding:
 - (a) motor vehicles, watercraft, and their accessories
 - (b) livestock and pets
 - (c) Fixtures, Fittings and Renovation
 - (d) securities, certificates and documents
 - (e) property used or held for business purposes

- 2. Money:** Bank or currency notes, coins, cheques, cash cards, premium bonds, travellers cheques, travel tickets, postal or money orders, postage stamps, national saving stamps or certificates, record or book or similar tokens, luncheon vouchers belonging to you, your Family or your Domestic Servants.

- 3. Valuables:** Jewellery, furs, works of art, curios, carpet collections, stamp or coin collections, items of gold, silver or other precious metals belonging to you, your Family or your Domestic Servants.

What Is Covered	What Is Not Covered We will not pay for the following:
<p>2.1 Loss of or damage, as a result of an Insured Peril, to the following items whilst in the building:</p> <ol style="list-style-type: none"> (a) the Household Contents; (b) Money, up to a limit of S\$1,000; (c) Valuables (including jewellery), musical instruments, photographic equipment and watches up to one third of the contents Sum Insured in total and not more than S\$5,000 any one article; (d) Laptop, up to a limit of S\$2,000 in total; (e) Mobile phone, up to a limit of S\$300 in total; (f) Other portable device, up to a limit of S\$500 in total; <p>The above limits will apply unless specifically agreed.</p> <p>Our maximum liability: the Sum Insured under this Section.</p>	<p>Main Exclusions Loss or damage as a result of</p> <ol style="list-style-type: none"> 1. Loss or damage as a result of theft or malicious damage or vandalism: <ol style="list-style-type: none"> (a) if the Building or any part is lent or let unless force is used to enter the Building (for theft only) (b) by any person lawfully in the Building (c) if the Building is Unoccupied 2. Escape of water or oil from any washing machine, dishwasher or fixed domestic water or heating installation if the Building is Unoccupied at the time of the incident. 3. Bursting or overflowing of domestic water tanks apparatus or piping, washing machine or water mains <ol style="list-style-type: none"> (a) the first S\$50 for each and every claim (b) if the Building is Unoccupied 4. Hurricane, typhoon, cyclone, Windstorm or flood <ol style="list-style-type: none"> (a) the first S\$200 of each and every claim (b) if the Building is unoccupied.

Additional Benefits (The following additional covers are included under this section. The amount paid out for these covers will form part of the Sum Insured as stated in the Schedule and will be deducted therefrom, unless otherwise stated.)

What Is Covered	What Is Not Covered We will not pay for the following:
<p>2.2 Temporary Removal of Property Loss of or damage, as a result of an Insured Peril, to the Household Contents whilst temporarily removed from the Building but always remaining in any residential building, hotel or boarding house anywhere in the world but excluding Money, Valuables, china, earthenware and other items of brittle nature.</p> <p>Our maximum liability: 5% of Contents Sum Insured subject to each article not exceeding S\$300.</p>	<p>1. Loss of or damage:</p> <ul style="list-style-type: none"> (a) to property removed for sale or exhibition or to furniture depositories. (b) due to theft not accompanied by violent and forcible entry to or exit from the premises. (c) to property left in any vehicle.
<p>2.3 Replacement of Locks and Keys following a Break-In The cost of replacing and installing locks and keys of external doors and windows, intruder alarms or safes in the Building if any keys to the locks are stolen or lost and/or following an attempted or actual break-in.</p> <p>Our maximum liability: S\$500</p>	
<p>2.4 Tenant's Fixtures Loss or damage, as a result of an Insured Peril, to any tenant's fixtures and fittings in the Building which are subject to removal upon transfer of title or right of occupation.</p>	
<p>2.5 Theft during/following fire Loss or damage, as a result of theft during or after a fire at the Building, up to the time the Building is restored to a state which enables reasonable occupation, provided that you have taken reasonable precautions to prevent such loss or damage.</p>	
<p>2.6 Legal Documents As a result of an Insured Peril, we will extend to pay for the cost of replacing legal documents kept in locked drawers in the Building or deposited for safe custody in any bank safe deposit boxes, or bank, or solicitor's strongroom anywhere in Singapore.</p> <p>Our maximum liability: S\$500</p>	

What Is Covered	What Is Not Covered We will not pay for the following:
<p>2.7 Emergency Cash Allowance</p> <p>We will indemnify you for the purchase of essential items such as clothing or personal effects if the Building is assessed by our assessor to be Uninhabitable for at least 5 days due to loss or damage caused by Fire and you are living at the Building immediately prior to the fire.</p> <p>Our maximum liability: S\$500</p> <p>The amount paid out for this cover will not be deducted from the Sum Insured stated in the Schedule.</p>	<p><u>Main Exclusion:</u> If the building is lent or let</p>

Under-Insurance

If at the time of loss or damage the Sum Insured does not represent the full cost of all of the Household Contents and Valuables in the Building at that time, then you shall be considered as being your own insurer for the difference between the Sum Insured and the sum representing the actual cost of Household Contents and Valuables in the Building and shall bear a rateable proportion of the loss accordingly. Every item, if more than one, shall separately be subject to this condition.

How We Settle Claims

We will at our option pay in cash the amount of the loss or damage, or may repair, reinstate or replace the lost or damage property.

New for Old

In settling claims for theft or total destruction, the basis of settlement will be replaced in the same form without deduction for wear & tear or depreciation except in respect of wearing apparel, curtains, carpets, bedsheets & household linens in which payment will be made after deduction for wear & tear or depreciation.

It is a condition that sums insured represent will at all times be maintained at not less than the full cost of replacement without deduction for wear and tear or depreciation.

Proviso

Our liability for loss or damage to Valuables, musical instruments, photographic equipment and watches shall not exceed:

- (a) S\$5,000 for any one article under this Section;
 - (b) one third of Contents Sum Insured in total under this section;
- unless specifically agreed.

Important Notes

- (a) All jewellery and valuable items are to be kept in locked safe and/or drawer in the Building when they are not worn or used.
- (b) No claim shall be payable in respect of:
 - (i) any stamp collection unless the entire collection or one or more books in which it is contained is lost or damaged.
 - (ii) property insured by any other policies and unless specifically declared, deeds, documents of any kind.
 - (iii) any loss of property without police report.

Additional Special Benefits (The following additional covers are applicable if you are covered under Sections 1 &/or 2. The amount paid out for these covers will form part of the Sum Insured as stated in the Schedule and will be deducted therefrom, unless otherwise stated.)

What Is Covered	What Is Not Covered We will not pay for the following:
<p>1. Loss of Rent and/or Cost of Alternative Accommodation The loss of rent and the additional cost reasonably incurred by you for temporary alternative accommodation whilst the Building becomes Uninhabitable due to any loss or damage as a result of an Insured Peril. Any claim payable is only in respect of the period necessary for reinstatement.</p> <p>Our maximum liability: 10% of the Applicable Sum Insured subject to S\$250 per day.</p>	
<p>2. Breakage of Fixed Glass or Fixed Mirrors Loss or damage, as a result of an Insured Peril to fixed glass in windows, doors, fanlights, skylights, greenhouses, conservatories and verandahs; mirrors (other than hand held mirrors); glass tops of furniture.</p> <p>Our maximum liability: S\$1,000</p>	Loss or damage while the Building has not been occupied for more than 30 consecutive days.
<p>3. Removal of Debris Costs and expenses necessarily incurred in the removal of debris, dismantling or demolishing shoring up or propping up of portions of the Building destroyed or damaged by an Insured Peril.</p> <p>Our maximum liability: 5% of the Applicable Sum Insured.</p>	
<p>4. Professional Fees Architects' and Surveyors' and Consulting Engineers' professional fees necessarily incurred in the repair or reinstatement of the Building (consequent upon its destruction or damage by an Insured Peril) but not for preparing any documents exclusively for the purposes of a claim under this Policy.</p> <p>Our maximum liability: 5% of the Applicable Sum Insured or the amount specified in the Schedule.</p>	

What Is Covered	What Is Not Covered We will not pay for the following:
<p>5. Fire Extinguishing Cost The cost of replenishment of fire fighting appliances and Accidental destruction to such appliances.</p> <p>Our maximum liability: S\$2,000</p>	
<p>6. Home Quarantine Allowance We will pay you if you or your Family are served with a Home Quarantine Order by Public Authorities provided always that the person served with the Home Quarantine Order in Singapore must be living at the Building immediately prior to the serving of such Order.</p> <p>Our maximum liability: S\$100 per day up to 14 days.</p> <p>The amount paid out for this cover will not be deducted from the Sum Insured in the Schedule</p>	

SECTION 3 - WORLDWIDE PERSONAL LIABILITY

What Is Covered	What Is Not Covered We will not pay for the following:
<p>3.1 (a) All sums for which you, your Family or your Domestic Servants may become legally liable to pay (within the territorial limits) as a result of any Accidental bodily injury or death caused to third parties and/or Accidental damage to their property.</p> <p>(b) Legal Costs: In addition, we will indemnify you against:</p> <ul style="list-style-type: none"> - costs and expenses of litigation recovered by any claimant from you, your Family or your Domestic Servants and - costs and expenses of legal defence incurred by you, your Family or your Domestic Servants with our written consent. <p>Our maximum liability: the amount specified in the Schedule as the Limit of Indemnity</p> <p>(a) 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; and</p> <p>(b) in the aggregate in any one Period of Insurance.</p>	<p>This section does not cover liability arising from:</p> <ol style="list-style-type: none"> 1. loss or damage to property belonging to or in the custody or control of you, your Family or your Domestic Servants. 2. any agreement made between you and the Third Party unless liability would have existed otherwise. 3. any wilful or malicious act. 4. the ownership or use of any: <ol style="list-style-type: none"> (a) private motor vehicle controlled by you or by another person with your consent (b) watercraft or aircraft other than hand propelled models (c) livestock other than domestic animals but always subject to Exclusion (5) (d) firearms 5. your ownership of or in connection with your ownership/use of any animals/fishes/birds/mammals/reptiles/insects not complying with any regulations (or any future regulation or legislation) issued by the Agri-Food & Veterinary Authority of Singapore (AVA) or any other relevant regulatory authority. Such regulations include but shall not be limited to AVA's rules relating to such animals/fishes/birds/mammals/reptiles/insects. 6. your trade, business or profession or that of Your Family's. 7. hunting. 8. alterations, additions, repairs or decoration works. 9. injury to or disease contracted by any person who is in your employment. 10. liquidated damages awarded under any penalty clause or any punitive or exemplary damages. 11. Third Party Accidental injury or death and/or Third Party property damage occurring in USA or Canada. 12. any judgements that are not in the first instance delivered by or obtained from a court of competent jurisdiction within Singapore, Malaysia and Brunei.

Territorial Limits

Anywhere in Singapore and worldwide excluding USA and/or Canada, its territories or possessions. In respect of travel or stay overseas (excluding USA/Canada) such travel or stay shall not exceed 90 consecutive days.

Additional Benefits (The following additional covers are included under this Section. The amount paid out for these covers will be deducted from the Sum Insured as stated in the Schedule.)

What Is Covered	What Is Not Covered We will not pay for the following:
<p>3.2 Tenant's Liability Your legal liability as a tenant of the Building for Accidental loss of or damage caused to:</p> <ul style="list-style-type: none"> (a) the Building or any part of the Building not belonging to you but while under your occupation. (b) the contents, fixtures and fittings in the Building not belonging to you but in your charge or control. <p>Our maximum liability: S\$250,000 in aggregate.</p>	<ul style="list-style-type: none"> 1. Liability in respect of bodily injury or death and/or damage to property arising out of or incidental to: <ul style="list-style-type: none"> (a) your profession or business; (b) the use of lifts or vehicles; (c) the carrying out of alterations, additions, repairs or decorations to the Building; and (d) an agreement made between you and the Third Party including but not limited to the landlord of the building, which the liability would not have existed if the agreement was not made.

SECTION 4 - FAMILY PERSONAL ACCIDENT

What Is Covered	What Is Not Covered We will not pay for the following:
<p>4.1 Accidental bodily injury sustained by you or your spouse or your children aged between 3 and 18 years (inclusive) in the Building caused by fire or thieves, which results in death or permanent disablement of the nature specified below within 12 months of the Accident resulting in such injury. With regard to your children, this cover only applies to a maximum of 3 children.</p> <p>Our maximum liability: the Sum Insured under this Section.</p>	<p>No benefit is payable in respect of any person who has exceeded the age of 65 years.</p>

How We Settle Claims

The death and total permanent disablement benefit shall be payable as follows:

Capital Sum Insured: S\$50,000 in the aggregate

<u>Adults</u>	<u>Your Children</u>
S\$20,000 each	S\$10,000 each
	Maximum 3 children (between the ages of 3 and 18 years)

Description of Disablement		Percentage of Compensation
A.	Death	100%
B.	Injuries resulting in total paralysis or being permanently disablement	100%
	Loss of (a) one or two limbs	100%
	(b) one of both hands	100%
	(c) arm above the elbow	100%
	(d) arm at or below the elbow	100%
	(e) leg above the knee	100%
	(f) leg at or below the knee	100%
	Loss of all sight in one or both eyes	100%

Special Provisions

1. In the event of Permanent Disablement by Loss not specified above, the percentage of compensation shall be assessed in proportion to the degree of disability as compared with the cases specified without reference to the profession or occupation of the Insured Person.
2. The total aggregate sum payable in respect of any one Accident shall not exceed 100% of the Capital Sum Insured (\$50,000).
3. Where an Insured Person sustains disablement which falls within more than one category for which a Benefit may be payable, payment will be made under the category with the higher (or highest) Benefit only. In particular, if a Benefit is payable for Loss of a whole member of the body, then no Benefit shall be payable for Loss of parts of that member.
4. We shall be entitled at our expense, to call for:
 - (a) an examination by a medical practitioner appointed by us for a non-fatal injury.
 - (b) a post mortem examination if death occurs.

Memoranda

1. Written notice shall be given to us as soon as possible but in any case within one calendar month of the happening of any event.
2. On the happening of any event for which compensation is payable under this Policy, you shall employ the services of a registered medical practitioner and undergo any treatment such practitioner shall deem necessary.
3. We shall in the case of your death or death of any of your Family members be entitled to have a post mortem examination at our expense.
4. No assignee shall be entitled to any compensation under this Policy except that payable in respect of death.
5. You warrant that you, your spouse and your children aged between 3 and 18 years (inclusive) are free from physical defect or infirmity and of normal health at the date of each renewal thereof.

ENDORSEMENTS

Subject to the terms of the Policy, the following Endorsement and clauses apply only when they are specifically mentioned in the Schedule.

1. Cancellation Notice (30-Days)

The necessary period of notice to be given by us, in the event we exercise our right to terminate this Policy, is amended to thirty days.

2. Leased Property

This Policy extends to indemnify any party with an insurable interest in the property insured as a Mortgagee, Lessor, Hirer or the like up to the extent of that interest, provided such interest is not more specifically insured.

3. Landlord

If you have an interest in the property insured as landlord, this interest shall not be affected by the conduct of any legal tenant which increases the risk of loss without your consent or knowledge. Provided that upon knowing of such conduct or increase in risk, you must give written notice of this to us and immediately take all reasonable actions to prevent a loss or minimise further loss. Provided also that you must upon demand pay such additional premium as we may deem appropriate for the increase in risk of loss.

4. Mortgagee / Chargee / Assignee

Any payment for loss insured under this Policy shall first be payable to the Bank Institution or Firm (if any) named in the Schedule as Mortgagee Chargee or Assignee ("Interested Party") to the extent of its interest. This Insurance, with respect only to the interest of the Interested Party, shall not be invalidated by any act neglect misrepresentation or nondisclosure by the Insured or Interested Party at the time this insurance was effected or renewed nor by alienation of Insured Property nor by non-occupation nor by such occupation of Insured Property resulting in an increase in risk nor by an increase in risk at Insured Property due to any other reason. Provided that when the Interested Party first becomes aware of such act neglect misrepresentation nondisclosure alienation non occupation or increase in risk the Interested Party shall immediately notify us of the same in writing. Provided also that if the Insured had neglected to pay any premium due under this Policy the Interested Party shall pay the premium outstanding, and that upon demand by us the Interested Party shall pay the additional premium deemed appropriate by us for any increase in risk at the Insured Property calculated from the time such increase in risk first took place. Whenever we make payment under this Policy to the Interested Party, our liability to the Insured shall be reduced by the same amount and we shall at once be legally subrogated to all rights of the Interested Party under the mortgage/charge/assignment to the extent of such payment and the Interested Party shall promptly execute all actions necessary or reasonably required by us to better effect such subrogation, but the right of the Interested Party to recover the full amount of their claim shall not be impaired by such subrogation. All rights and obligations, whether by law or by provision in this Policy, between us and the Insured remain valid. We retain our right to cancel this Policy, but shall give to the Interested Party at least 14 days notice if such cancellation is because premium due has not been paid and at least 30 days notice if such cancellation is because of any other reason.

5. Non-Cancellation Clause

We shall inform the Mortgagee Chargee Assignee or Loss Payee named in the Schedule before cancelling this Policy if instructions of such cancellation were received from other than the Mortgagee Chargee Assignee or Loss Payee. We shall also inform the same of any instruction for any proposed change deemed material by us to the interest of the Mortgagee Chargee Assignee or Loss Payee. However, we retain our right to cancel this Policy after giving the minimum notice to the Mortgagee Chargee Assignee or Loss Payee as provided under the Mortgagee or Loss Payee clause.

GENERAL EXCLUSIONS

1. **General Exclusion Clause**

This Policy does not cover loss or destruction of or damage to any property or death or any consequential loss or any legal liability directly or indirectly caused by, or contributed to by, or arising from:

- (a) Ionising radiations or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel &/OR the radioactive, toxic, explosion or other hazardous properties of any explosive nuclear assembly or nuclear component thereof.
- (b) Pressure waves caused by aircraft and other aerial devices.
- (c) Any unexplained loss or mysterious disappearance.
- (d) Wear & tear, rot, fungus, atmospheric conditions, moth insects, vermin infestation, any process of dyeing, renovation, restyling, restoring & any mechanical or electrical breakdown.

2. **War and Civil War Exclusion Clause**

Notwithstanding any provision to the contrary within this insurance or any Endorsement thereto it is agreed that this insurance does not indemnify the insured in respect of loss or damage directly or indirectly occasioned by, happening through or in consequence of war, invasion, acts of foreign enemies, hostilities or war-like operations (whether war be declared or not), civil war, mutiny, popular rising, military rising, insurrection, rebellion, revolution, military or usurped power, martial law, confiscation or nationalisation or requisition or destruction of or damage to property by or under the order of any Government or public or local authority.

3. **Terrorism Exclusion Endorsement (NMA 2921)**

Notwithstanding any provision to the contrary within this insurance or any Endorsement thereto it is agreed that this insurance does not indemnify the insured in respect of 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 Endorsement 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 Endorsement 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 insurer alleges that by reason of this exclusion, 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 Endorsement is found to be invalid or unenforceable, the remainder shall remain in full force and effect.

4. **Electronic Data Exclusion Clause**

(i) **Electronic Data Exclusion**

- (a) Notwithstanding any provision to the contrary within the Policy or any Endorsement thereto:

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 sequence to the loss.

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 and otherwise unauthorised instructions or code including a set of maliciously introduced unauthorised instructions or code programmatic or otherwise, that propagates themselves through a computer system or network of whatsoever nature. Computer virus includes but is not limited to “Trojan Horses”, “Worms” and “Time or Logic Bombs”.

- (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 this Policy directly caused by such listed perils as follows:

- Listed Perils - fire, lightning, explosion, aircraft or vehicle impact, falling objects, Windstorm, hail, tornado, cyclone, hurricane, earthquake, volcano, tsunami, flood, freeze or weight of snow.

(ii) **Electronic Data Processing**

Media Valuation Notwithstanding any provision to the contrary within the Policy or any Endorsement thereto, should electronic data processing media insured by this Policy suffer physical loss or damage insured by this Policy, then the basis of valuation shall be cost of the blank media plus the costs of copying the electronic data from back-up or from originals of a previous generation. 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 you or any other party, even if such data cannot be recreated, gathered or assembled.

5. Transmissible Spongiform Encephalopathy Exclusion Clause

This Policy does not cover any claims, losses, costs or expenses arising directly or indirectly out of transmissible spongiform encephalopathy (tse) including but not limited to bovine spongiform encephalopathy (bse) or new variant creutzfeldt-jakob disease (vcjd). This exclusion applies regardless of any other contributing or aggravating cause or event that contributes concurrently or in any sequence to the loss, damage, cost or expense.

6. Genetically Modified Organisms Clause

Subject to the terms and conditions of this Policy, there shall be coverage for claims arising directly or indirectly from the new, stable and contained biological traits of genetically modified organisms (“GMOs”) only where all of the following three conditions are met:

A claim arises as an inadvertent consequence of an intended and agreed use, application, distribution or blending of a GMO, a GMO product or product part with a GMO component and the properties or characteristics of a GMO, a GMO product or product part with a GMO component fully comply with all relevant legal and official regulations, conditions and approvals and you have taken all possible action to ensure that any relevant required declarations, labelling criteria, demarcation provisions and conditions concerning the separation of materials or threshold limits have been demonstrably complied with at each stage of dealing with a GMO, a GMO product or product part with a GMO component.

Exclusion

Except as set out in this clause, all coverage for claims in connection, or from dealing, with a GMO, a GMO product or product part with a GMO component is expressly excluded. In particular, but not limited to, there shall be no coverage for claims arising from unintended, non agreed or improper pollination, distribution of or blending with a GMO, a GMO product or product part with a GMO component.

Definition

For the purposes of the insurance provided with this Endorsement and of the exclusion expressed therein the term genetically modified organisms (GMOs) shall mean and include;

- Organisms or micro-organisms or cells, or the organisms or micro-organisms, cells or cell organelles, from which they have been derived, which have been subject to a genetic engineering process which resulted in their genetic change.

And shall also mean and include

- Every biological or molecular unit with self replication potential, or biological or molecular unit with self replication potential from which they have been derived, which has been subject to a genetic engineering process which resulted in its genetic change.

In the event that the definition of GMO under the applicable laws and/or official regulations relating to genetic engineering or modification in any state, territory or jurisdiction in which a claim is made is wider than the foregoing then such wider definition shall be incorporated into this definition in addition to the foregoing.

7. Electromagnetic Fields

This Policy shall not indemnify you in respect of any loss or liability which arises out of or is contributed to directly or indirectly by exposure to magnetic electric or electromagnetic fields or radiation however caused or generated.

8. Property Damage Clarification Clause

Property damage covered under this Policy shall mean physical damage to the substance of tangible property. Physical damage to the substance of tangible property shall not include damage to data or software, in particular any alteration, deletion or loss of data, software or computer programs.

It is further noted and agreed that this Policy is subject to the following exclusions:

- (a) Loss or damage to data or software, in particular any alteration, deletion or loss of data, software or computer programs 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.
- (b) 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.

9. Total Asbestos Exclusion Clause

This Policy shall not apply to and does not cover any actual or alleged liability whatsoever for any claim or claims in respect of loss or losses directly or indirectly arising out of, resulting from or in consequence of, or in any way involving asbestos, or any materials containing asbestos in whatever form or quantity.

GENERAL CONDITIONS

You must comply with the following Conditions to have the full protection of your Policy. Our liability shall be conditional on the observance by you of the terms of this Policy.

1. Keeping your Sum Insured at the correct level

You must at all times keep the sums insured at a level that represents the full value of the property insured. Full Value means:

- (a) for the Building - the estimated cost of rebuilding if the building was completely destroyed. This is not necessarily the market value.
- (b) for Home Contents - the replacement cost as new except for clothes, furs and household linen.
- (c) for Clothes, Furs and Household Linen - the replacement cost as new less an appropriate allowance for wear and tear.

2. Changes in your circumstances

You must notify us as soon as possible in writing of any change in your circumstances which may affect this insurance. We will advise you if there is any additional premium payable by you.

3. Taking Precautions

You must at all times take reasonable precautions:

- (a) to prevent Accidents, loss or damage.
- (b) for the maintenance and safety of the property insured.

4. Fraud

You must not act in a fraudulent manner. If you, or anyone acting for you, makes a claim under the Policy knowing the claim to be false or fraudulently inflated in any respect or if any loss or damage is caused by your wilful act or with your connivance we will not pay the claim and all cover under the Policy will be forfeited.

5. Cancellation

We may cancel the Policy by giving you 7 days' notice by registered letter to you at your last known address. We will return any proportionate part of the premium in respect of the unexpired period of insurance provided no claims have been made.

You may also cancel the Policy at any time by giving us 7 days' notice in writing to us and in which case, we will refund the pro-rated premium paid in respect of the unexpired period of insurance subject to a minimum premium of S\$53.50 (inclusive of GST) provided no claims have been made.

6. Other Insurances

If at any time of an incident which results in a claim, there is any other insurance policy covering anything insured by this Policy, then we will be liable only for that part of the loss or damage which is in Excess of the amount recoverable or recovered from such other insurance policies, subject to the limit of liability granted by this Policy.

7. Right To Return Policy

In the event that you are not satisfied with the Policy for any reason, it may be returned to us for cancellation within fourteen (14) days of receipt, in which case:

- (a) Any premium paid will be refunded in full;
- (b) This Policy is deemed to be void from inception; and
- (c) We shall not be liable for any claims occurring prior to the return of the Policy.

8. Mediation /Arbitration

All disputes arising out of this Policy may be submitted to the Singapore Mediation Centre for settlement by mediation in accordance with the Mediation Procedure for the time being in force. The parties agree to take part in the mediation in good faith and undertake to honour the terms of any settlement reached.

If any dispute is not referred to mediation or if mediation fails, the dispute has to be referred to arbitration. Arbitration shall be conducted in accordance with the Arbitration Rules of the Singapore International Arbitration Centre.

9. Claims

The payment of claims is dependent on your giving all necessary information and assistance that we may require, including written details of the claim and all relevant supporting documents including documentary proof of ownership, valuation report or receipt for lost or damaged item, at your expense in the form and of the nature required. Upon learning of any circumstances likely to give rise to a claim, you must:

- (a) immediately advise us in writing within 30 days of the occurrence of such event
- (b) provide us at your expense with all details and evidence in support of your claim;
- (c) in the event of a liability claim;
 - (i) immediately send to us any writ or summons, legal process or other communication served on you;
 - (ii) not admit liability or promise to make any payment without the company's consent.
- (d) give us all the help, information and evidence required by us; and
- (e) immediately report to the police for any loss or theft of property and co-operate with us in securing the conviction of the offender if damage is caused by housebreaking, malicious damage, vandalism or other criminal act.

We shall be entitled to reject your claim if you do not comply with any of the above procedures.

10. Contracts (Rights Of Third Parties) Act 2001

A person or any entity who is not a party to this Policy shall have no right under the Contracts (Rights of Third Parties) Act 2001 to enforce any of its terms.

11. (i) Payment Before Cover Warranty - Applicable to Individual Policyholders

1. Notwithstanding anything herein contained but subject to clauses 2 and 3 hereof, it is hereby agreed and declared that the total premium due must be paid and actually received in full by the Company (or the intermediary through whom this Policy was effected) on or before the inception date ("the inception date") of the coverage under the Policy, Certificate, Cover Note or Endorsement.
2. In the event that the total premium due is not paid and actually received in full by the Company (or the intermediary through whom this Policy was effected) on or before the inception date referred to above, then the Policy, Renewal Certificate, Cover Note and Endorsement 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 never attached on the Policy, Renewal Certificate, Cover Note and Endorsement.
3. In respect of insurance coverage with "Free Look" provision, the Insured may return the original policy document to the Company or intermediary within the "Free Look" period 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.

(ii) Premium Payment Warranty - Applicable to Corporate Policyholders

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:
 - (a) inception date of the coverage under the Policy, Renewal Certificate or Cover Note;
or

- (b) effective date of each Endorsement, if any, issued 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, Cover Note or Endorsement 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.

12. Subrogation

We shall at any time be entitled to undertake in the same name and on behalf of an Insured Person the absolute conduct, control, defence and/or settlement of any settlement of any proceedings, and at any time to take proceedings at our expense and own behalf, but in the name of the Insured Person, to recover compensation or secure indemnity from any Third Party in respect of anything covered under this Policy. The Insured Person shall co-operate fully with us in this respect; and shall not do anything to prejudice our rights.

13. Clerical Error

A clerical error by us shall not invalidate insurance otherwise validly in force, nor continue insurance otherwise not validly in force.

14. Holding Cover upon Renewal

Where at renewal a request is made to hold cover, the maximum period that cover can be held will be fourteen (14) days. If at the end of this period the Policy is cancelled or lapses for any reason whatsoever, you must pay us a premium for the number of days the Cover was held which will be calculated pro-rata on the renewal premium subject to minimum premium of S\$26.75 (inclusive of GST).

15. Auto Renewable Policies

The following clause is applicable to auto renewable policies:

This Policy will be automatically renewed on its anniversary until the natural expiry date, unless written notice of cancellation has been received by the Company. No renewal documents will be issued and the existing Policy is the evidence of valid cover, unless otherwise notified.

16. Sanction Clause

Under no circumstances shall this insurance contract be deemed to provide cover and no liability be incurred 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 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, United States of America or Singapore.

17. Illegality Clause

Under no circumstances shall this contract of insurance be deemed to provide cover and no liability be incurred to pay or provide any benefit hereunder to the extent that the provision of such cover, payment of such claim or provision of such benefit would cause Us to be in breach of, or expose Us to any prohibition, or restriction under the laws or regulations of Singapore.

SCHEDULE OF BENEFITS (\$\$)

Below is the Table of Benefits based on standard limits of liability. Please refer to the Policy Schedule which will show the Sum Insured for other sections of this Policy or when a different Sum Insured is applicable.

Sections	Coverage	Standard	Classic	Deluxe	Superior
		Sum Insured/ Limit	Sum Insured/ Limit	Sum Insured/ Limit	Sum Insured/ Limit
1.	Fixtures, Fittings and Renovation (eg. flooring, built-in cabinet)	\$50,000	\$100,000	\$180,000	\$250,000
2.	Contents	\$15,000	\$25,000	\$35,000	\$50,000
	** FREE Extensions applicable to Section 2:				
	Loss of Money	\$1,000	\$1,000	\$1,000	\$1,000
	Temporary Removal of Property	\$750	\$1,250	\$1,750	\$2,500
	Replacement of Locks and Keys following a break-in	\$500	\$500	\$500	\$500
	Legal Documents	\$500	\$500	\$500	\$500
	Emergency Cash Allowance	\$500	\$500	\$500	\$500
	Home Quarantine Allowance (max S\$100 per day)	\$1,400	\$1,400	\$1,400	\$1,400
	** FREE Extensions applicable to Section 1 &/ or 2:				
	Breakage of Fixed Glass or Fixed Mirrors	\$1,000	\$1,000	\$1,000	\$1,000
	Removal of Debris	\$3,250	\$6,250	\$10,750	\$15,000
	Professional Fees	\$3,250	\$6,250	\$10,750	\$15,000
	Loss of Rent and/or Cost of Alternative Accommodation (max S\$250 per day)	\$6,500	\$12,500	\$21,500	\$30,000
	Fire Extinguishment Cost (eg. cost of replenishment of fire extinguisher)	\$2,000	\$2,000	\$2,000	\$2,000
3.	Worldwide Personal Liability (excluding USA and/or Canada)	\$250,000	\$250,000	\$250,000	\$250,000
4.	Family Personal Accident (ie. Accidental Death or Total Permanent Disability following fire and/or break-in)	\$20,000 per adult \$10,000 per child (max 3) subject to aggregate limit of \$50,000			

SCHEDULE OF BENEFITS (\$\$) FOR 3-YEAR PLAN

Below is the Table of Benefits based on standard limits of liability. Please refer to the Policy Schedule which will show the Sum Insured for other sections of this Policy or when a different Sum Insured is applicable.

Sections	Coverage	Standard	Classic	Deluxe	Superior
		Sum Insured/ Limit	Sum Insured/ Limit	Sum Insured/ Limit	Sum Insured/ Limit
1.	Fixtures, Fittings and Renovation (eg. flooring, built-in cabinet)	\$60,000	\$120,000	\$216,000	\$300,000
2.	Contents	\$18,000	\$30,000	\$42,000	\$60,000
	** FREE Extensions applicable to Section 2:				
	Loss of Money	\$1,000	\$1,000	\$1,000	\$1,000
	Temporary Removal of Property	\$750	\$1,250	\$1,750	\$2,500
	Replacement of Locks and Keys following a break-in	\$500	\$500	\$500	\$500
	Legal Documents	\$500	\$500	\$500	\$500
	Emergency Cash Allowance	\$500	\$500	\$500	\$500
	Home Quarantine Allowance (max S\$100 per day)	\$1,400	\$1,400	\$1,400	\$1,400
	** FREE Extensions applicable to Section 1 &/ or 2:				
	Breakage of Fixed Glass or Fixed Mirrors	\$1,000	\$1,000	\$1,000	\$1,000
	Removal of Debris	\$3,250	\$6,250	\$10,750	\$15,000
	Professional Fees	\$3,250	\$6,250	\$10,750	\$15,000
	Loss of Rent and/or Cost of Alternative Accommodation (max S\$250 per day)	\$6,500	\$12,500	\$21,500	\$30,000
	Fire Extinguishment Cost (eg. cost of replenishment of fire extinguisher)	\$2,000	\$2,000	\$2,000	\$2,000
3.	Worldwide Personal Liability (excluding USA and/or Canada)	\$300,000	\$300,000	\$300,000	\$300,000
4.	Family Personal Accident (ie. Accidental Death or Total Permanent Disability following fire and/or break-in)	\$20,000 per adult \$10,000 per child (max 3) subject to aggregate limit of \$50,000			

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AXA INSURANCE PTE LTD

8 Shenton Way, #24-01 AXA Tower Singapore 068811

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☎ : 1800-880 4888 (Within Singapore) / (65) 6880 4888 (International)

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This policy is protected under the Policy Owners' Protection Scheme which is administered by the Singapore Deposit Insurance Corporation (SDIC). Coverage for your policy is automatic and no further action is required from you. For more information on the types of benefits that are covered under the scheme as well as the limits of coverage, where applicable, please contact us or visit the GIA or SDIC websites (www.gia.org.sg or www.sdic.org.sg).