



SmartHome

Protect your home - your most precious investment

Your home is possibly your biggest investment. Protect it well with AXA's comprehensive home insurance solutions.

SmartHome offers maximum protection for all that is precious in your home, whether it's the building itself or with the contents, including fine art, antiques, jewellery, watches and wines. Your family will feel safe with our 24-hour emergency home assistance, plus coverage for your pets and cyber risks.

Many homes are insured only against fire and certain perils. SmartHome provides you the option of additional protection for accidental loss or damage to your property and belongings.

Table 1

Apartment	Maximum Sum Insured		
	Owner	Landlord	Tenant
Building	\$1,500,000	\$1,500,000	-
Contents	\$135,000	\$75,000	\$75,000
Fixtures, Fittings & Renovation	\$150,000	\$150,000	\$75,000
Landed	Owner	Landlord	Tenant
Building	\$3,000,000	\$3,000,000	-
Contents	\$180,000	\$75,000	\$75,000
Fixtures, Fittings & Renovation	\$300,000	\$300,000	\$75,000

Section	Benefits	Maximum Limit Payable
1	Building	Refer to Table 1
	Additional Benefits (Applicable to Section 1)	
	Accidental Damage to Underground Services	\$200,000
	Emergency Entry	\$1,000
	Capital Addition	\$20,000
	Fixed Glass and Sanitaryware	10% of Building Sum Insured
2	Fixtures, Fittings & Renovation	Refer to Table 1
	Contents	Refer to Table 1
3	Loss of Money	\$1,000
	Valuables (\$7,000 per article)	1/3 Sum Insured of Contents
	Laptop	\$2,000
	Mobile Phone	\$300
	Other portable devices	\$500
	Additional Benefits (Applicable to Section 3)	
	Household Removal	\$5,000
	Temporary Removal of Contents	\$5,000
	Emergency Cash Allowance	\$1,000
	Breakage of Fixed Mirrors	\$5,000
	Legal Documents	\$1,000
	Locks and Keys	\$750
	Frozen Food	\$750
	Additional Benefits (Applicable to Section 1, 2 and/or 3)	
	Conservancy Charges	\$1,000
	Removal of Debris	\$10,000 (HDB / Apartment) \$20,000 (Landed Property)
	Fire Extinguishing Cost	\$2,500
Cost of Temporary Accommodation	\$15,000	
Professional Fees	\$10,000	
Robbery of Cash Withdrawn at ATM	\$300	
Home Quarantine Allowance (\$100 per day)	\$1,400	
Loss of Rent	\$15,000	
4	Worldwide Personal Liability (excluding USA and Canada)	\$500,000
	Additional Benefits (Applicable to Section 4)	
	Food and Drinks	\$500,000
	Property Owner's Liability	\$500,000
5	Tenant's Liability	\$500,000
	Emergency Home Assistance	\$300

Section	Add-on Benefits	Maximum Limit Payable
6	Pet Insurance	
	Accidental death and/or Permanent Disablement or Theft	\$1,000
	Cremation/Burial Expenses	\$600
	Pet Care (\$200 per day)	\$1,000
	Pet Owner's Liability	\$50,000
7	Worldwide Personal Belongings	Refer to Table 1
	Valuables (\$2,000 per article)	50% Sum Insured of Contents
	Laptop	\$2,000
	Mobile Phone	\$300
	Other portable devices	\$500
8	Worldwide Family Personal Accident	\$130,000
	Policyholder	\$50,000
	Spouse	\$50,000
	Children (\$10,000 per child)	\$30,000
9	Bicycle Covers accidental damage to your bicycle and loss caused by public transport or carrier	Based on the Sum Insured
10	Cyber Protector	
	Legal Protection	\$15,000
	Damage to E-reputation (\$5,000 per occurrence)	\$10,000
	Identity Theft (\$5,000 per occurrence)	\$10,000
	Unauthorised Online Transactions (\$5,000 per occurrence)	\$10,000
	Dispute with Online Merchants (\$5,000 per occurrence)	\$10,000

Call 6880 4668

Click <http://www.singpost.com.sg/financial-services/axapost.html>

or alternatively, you may speak to our AXA@POST Financial Consultant for more information

This material is not a contract of insurance. For full terms and conditions, please refer to the policy which is the operative document. Information is correct as at Apr 2015

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 your insurer or visit the GIA or SDIC websites (www.gia.org.sg or www.sdic.org.sg).

