



**redefining / insurance**

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## **SmartHome (Insured Perils) Policy Wordings**

### **Caring for You**

We make every effort to give a high level of service. If on any occasion Our service falls below Your expectation, the procedure below sets out what You may do:

- Your first point of contact should always be Your intermediary. Alternatively, You may also submit Your feedback to the AXA manager in charge of the matter. Lastly, You may also email Us at [customer.care@axa.com.sg](mailto:customer.care@axa.com.sg).
- We will confirm receipt of Your written feedback within three (3) working days, whilst We look into the matter You raised. We will contact You if further information is needed within seven (7) working days of the date of Your written complaint, and give You a full reply within fourteen (14) working days of Our last communication to You.
- If the outcome of Your complaint is not handled to Your satisfaction, You may write to:

Chief Executive  
AXA Insurance Singapore Pte Ltd  
8 Shenton Way, #27-01 AXA Tower,  
Singapore 068811

- We will respond to Your appeal within fourteen (14) working days.
- If You are dissatisfied with the Chief Executive's response, We will refer You to a dispute resolution organisation, Financial Industry Disputes Resolution Centre Ltd (FIDReC), which 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 1089  
Email: [info@fidrec.com.sg](mailto:info@fidrec.com.sg)  
Website: [www.fidrec.com.sg](http://www.fidrec.com.sg)

Important - Please remember to quote Your Policy number in any communication with Your intermediary or AXA.

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## Welcome to Your SmartHome (Insured Perils) Policy.

Please read this Policy carefully and ensure that You understand the terms and conditions, and that the cover You require is being provided. Do keep it in a safe place.

Your SmartHome (Insured Perils) Policy is a contract between You and AXA Insurance Singapore Pte Ltd, and it consists of:

- this Policy document;
- the Policy Schedule, which has details about You, Your home, the Period of Insurance and the type of cover;
- any Endorsements; and
- Your application, declaration and any other information given,

which form the basis of the contract.

Having received and accepted Your first premium, and any subsequent premiums, We will give the cover shown in the sections of the Policy You have chosen, up to the sums insured or limits of indemnity stated in Your Policy Schedule.

If two or more people are named as being covered in Your Policy Schedule, each of them is responsible both individually and jointly for:

- the completeness and accuracy of information in all statements, claims or documents given by any one of them to Us and
- observing the conditions of the Policy.

If You have any questions after reading these documents, please contact Your intermediary or AXA.

If there are any changes that may affect the cover provided, please tell Us immediately.

The payment of claims is dependent on You 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.

### IMPORTANT NOTICE

Please read this document carefully.

The cover under this Policy is based on the information given to Us in Your application or any subsequent updates.

- If it contains any information that is incorrect, please tell Us immediately, or You may receive no benefit even if a valid claim is made.
- If We do not hear from You within fourteen (14) days of the date of issue of this Policy, We will take it that the information is complete and correct.
- During the term of the Policy, please tell Us if You come to know that any information that You have provided Us was incorrect or becomes incorrect.
- In the event that the information that You provided Us becomes incorrect:
  - If the Policy has not yet been issued to You, We may offer cover on different terms or decline it altogether;
  - or
  - If the Policy has been issued to You, We may cancel the Policy, refuse to renew the Policy or offer to renew the Policy on different terms.
- You have a free-look period of 14 business days from the date that You receive this Policy to review it. If You decide that this Policy does not suit Your needs, You may cancel it by giving Us 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. This free-look period shall not apply to policies with a term less than 1 year. It will also not apply to policy renewals.

Please be reminded that You must fully and faithfully declare to Us the facts as You know or ought to know, or You may receive no benefit from the Policy.

## POLICY DEFINITIONS

Any word or expression found in the Policy and Policy Schedule have these meanings, unless otherwise defined.

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.
Domestic Helper	The person employed by You for domestic duties 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.
Insured Perils	Loss or damage that is directly caused by any one of these specific risks: (a) Fire, lightning or explosion (b) Impact by aircraft and other aerial objects dropped from them (c) Impact by any land vehicles or animals which You, Your Family or any person who works for You do not own or control (d) Bursting or overflowing of domestic water tanks, apparatus or pipes within Your Building (e) Theft by forcible and violent entry (f) Windstorm and flood, including flood caused by overflowing of public water mains or any other accumulation of water from outside the Building (g) Riot, strike and civil commotion (h) Malicious act of any person other than You, Your Family or anyone legally allowed to be in the Building
Period of Insurance	The time for which this policy is in force as shown in the Policy Schedule.
Policy	This policy document, the Policy Schedule including the Application Form and any Endorsements.
Policy Schedule	The document showing Your details and details of 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 as set out in the Policy Schedule.
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 authorized representatives.
Under-insured or Under-insurance	The benefit limits as shown in the Policy Schedule are lower than the actual full reinstatement or replacement costs at the time of the loss or damage.
Uninhabitable	The Building is unfit to live in, unlivable or untenable.
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 Insurance Singapore Pte Ltd.
Windstorm	Heavy rain accompanied by strong wind, thunder and lightning.
You/ Your/ Yourself	The persons named as the Policyholder and Insured Persons covered under this Policy.

## A SUMMARY OF YOUR COVER

### Core Cover

Benefits		Owner-Occupier	Landlord	Tenant
Section 1	Building	✓	✓	✗
	Accidental Damage to Underground Services	✓	✓	✗
	Emergency Entry	✓	✓	✗
	Capital Addition	✓	✓	✗
	Fixed Glass and Sanitary Ware	✓	✓	✗
	Landslip and Subsidence	✓	✓	✗
Section 2	Fixtures, Fittings & Renovation	✓	✓	✓
Section 3	Contents	✓	✓	✓
	Household Removal	✓	✓	✗
	Temporary Removal of Contents	✓	✓	✓
	Emergency Cash Allowance	✓	✗	✓
	Breakage of Fixed Mirrors	✓	✓	✓
	Legal Documents	✓	✓	✓
	Locks and Keys	✓	✓	✓
	Frozen Food	✓	✗	✓
<b>Additional benefits applicable to Section 1, 2 and 3</b>				
	Conservancy Charges	✓	✓	✗
	Removal of Debris	✓	✓	✓
	Fire Extinguishing Cost	✓	✓	✓
	Cost of Temporary Accommodation	✓	✗	✓
	Professional Fees	✓	✓	✗
	Robbery of Cash Withdrawn at ATM	✓	✓	✓
	Home Quarantine Allowance	✓	✗	✓
	Loss of Rent	✗	✓	✓
Section 4	Worldwide Personal Liability	✓	✓	✓
	Food and Drinks	✓	✓	✓
	Property Owner's Liability	✗	✓	✗
	Tenant's Liability	✗	✗	✓
Section 5	Emergency Home Assistance	✓	✓	✓

### Optional Covers

Benefits		Owner-Occupier	Landlord	Tenant
Section 6	Pet Insurance	✓	✗	✓
Section 7	Worldwide Personal Belongings	✓	✗	✓
Section 8	Worldwide Family Personal Accident	✓	✓	✓
Section 9	Bicycle	✓	✗	✓
Section 10	Cyber Protector	✓	✗	✓

## SECTION 1 – BUILDING

### Definition:

#### Building means

- (a) The apartment or HDB flat which includes the building structure (but not the foundations), fixtures and fittings based on the property developer's or HDB's standard specifications which You own at the address shown in the Policy Schedule. Those areas that You do not own, for example, common corridors, lift lobbies and stairways are not covered; or
- (b) The landed property which includes the building structure (but not the foundations) together with its garages, outbuildings, swimming pools, driveways, gardens, fences and other private areas which You own at the address shown in the Policy Schedule.

What Is Covered	What Is Not Covered
<p><b>Loss or Damage</b></p> <p>1. We will pay for the loss of or damage to the Building as a result of an Insured Peril, subject to:</p> <p>(a) An Excess of \$50 shall apply for each and every loss in relation to bursting or overflowing of domestic water tanks, apparatus or pipes.</p> <p>(b) An Excess of \$200 for each and every loss in relation to Windstorm and flood.</p> <p>2. Our maximum liability is the Sum Insured under this Section.</p>	<p><b>Main Exclusions</b></p> <p>We will not pay for loss or damage arising from:</p> <p>1. Malicious acts, vandalism or theft if:</p> <p>(a) the Building or any part of it is lent or let (unless force is used to get into or out of the Building);</p> <p>(b) it is carried out by any person lawfully allowed in the Building; or</p> <p>(c) the Building is left Unoccupied.</p> <p>2. Bursting or overflowing of domestic water tanks, apparatus or pipes, washing machines or water mains if the Building is Unoccupied.</p> <p>3. The cost of tracing the source of any water leakage.</p> <p>4. Repairs or replacement of water tanks, apparatus and pipes.</p> <p>5. Damage caused to fences and gates due to Windstorm or flooding if the Building is Unoccupied.</p>

### Additional Benefits

These additional covers are included under Section 1. The amount paid out for these covers will be deducted from the Sum Insured under this Section, unless otherwise specified.

What Is Covered	What Is Not Covered
<p><b>Damage to Underground Services</b></p> <p>1. We will pay for the cost of repairs following damage due to an Insured Peril to:</p> <p>(a) underground drains and sewer pipes;</p> <p>(b) underground water supply and gas pipe;</p> <p>(c) underground electricity cables;</p> <p>(d) drain inspection covers.</p> <p>which You are legally responsible for and which provide services to or from Your Building.</p> <p>2. Our maximum liability under this benefit is \$200,000.</p>	
<p><b>Emergency Entry</b></p> <p>1. We will pay for damage to the Building due to forced entry by the fire, police or ambulance services in the event an emergency arising from an Insured Peril.</p> <p>2. Our maximum liability under this benefit is \$1,000.</p>	
<p><b>Capital Additions</b></p> <p>1. We will pay for the damage due to an Insured Peril to alterations, additions and improvements (made in the nature of Fixtures and Fittings) which are carried out in the current Period of Insurance but excluding any appreciation in values in excess of the Sum Insured.</p> <p>2. Our maximum liability under this benefit is \$20,000.</p>	
<p><b>Fixed Glass and Sanitary Ware</b></p> <p>1. We will pay for the breakage of:</p> <p>(a) fixed glass in windows, doors or roofs, solar panels, skylights, greenhouses and verandahs;</p> <p>(b) fixed sanitary ware and bathroom fittings, due to an Insured Peril.</p> <p>2. Our maximum liability is 10% of the Sum Insured under this Section.</p>	<p>We will not pay for loss or damage if:</p> <p>1. The Building is unoccupied for more than 30 consecutive days; or</p> <p>2. Any part of the Building is lent or let.</p>

What Is Covered	What Is Not Covered
<p><b>Landslip and Subsidence</b></p> <ol style="list-style-type: none"> <li>1. We will pay for damage to the Building directly caused by Landslip or Subsidence of the site.</li> <li>2. An Excess of 10% for each and every loss shall apply.</li> <li>3. Our maximum liability under this benefit is \$200,000.</li> </ol> <p>Definitions:</p> <ul style="list-style-type: none"> <li>• <b>Landslip</b> means the sudden movement of soil on a slope or gradual creep of soil on a slope over a period of time.</li> <li>• <b>Subsidence</b> means the downward movement of the ground beneath the Building other than by normal settlement.</li> </ul>	<ol style="list-style-type: none"> <li>1. We will not pay for loss or damage arising from: <ol style="list-style-type: none"> <li>(a) the sea or river eroding the land;</li> <li>(b) heave;</li> <li>(c) the bedding down of structures or the settlement of made up ground setting or cracking in structure resulting from normal or gradual earth movement, shrinkage or extension of foundation walls, floors, roof or ceilings;</li> <li>(d) use of defective materials or inadequate construction of foundation;</li> <li>(e) demolition or structural alteration to the Building; or</li> <li>(f) ground or excavation works.</li> </ol> </li> <li>2. The costs of removal of Landslip and/or Subsidence debris or the making good of the site (except for repairs to the Building).</li> <li>3. Damage to outbuildings, swimming pools, patios, pipes, footpaths or fences.</li> <li>4. Damage that has been provided for under any contract or a guarantee or by law.</li> <li>5. Damage that has commenced prior to this Policy.</li> </ol>

## SECTION 2 – FIXTURES, FITTINGS & RENOVATION

### Definition:

**Fixtures, Fittings and Renovation (FFR)** means improvements and additions made within the premises by You or a previous owner or tenant in the form of fixtures and fittings. This would include flooring, built-in wardrobes and kitchen cabinets. They do not form part of the Building cover under Section 1.

What Is Covered	What Is Not Covered
<p><b>Loss or Damage</b></p> <ol style="list-style-type: none"> <li>1. We will pay for the loss of or damage to the FFR as a result of an Insured Peril, subject to:               <ol style="list-style-type: none"> <li>(a) An Excess of \$50 shall apply for each and every loss in relation to bursting or overflowing of domestic water tanks, apparatus or pipes.</li> <li>(b) An Excess of \$200 for each and every loss in relation to Windstorm and flood.</li> </ol> </li> <li>2. Our maximum liability is the Sum Insured under this Section.</li> </ol>	<p><b>Main Exclusions</b></p> <p>We will not pay for loss or damage arising from:</p> <ol style="list-style-type: none"> <li>1. Malicious acts, vandalism or theft if:               <ol style="list-style-type: none"> <li>(a) the Building or any part of it is lent or let (unless force is used to get into or out of the Building);</li> <li>(b) it is carried out by any person lawfully allowed in the Building; or</li> <li>(c) the Building is left Unoccupied.</li> </ol> </li> <li>2. Bursting or overflowing of domestic water tanks, apparatus or pipes, washing machines or water mains if the Building is Unoccupied.</li> <li>3. The cost of tracing the source of any water leakage.</li> <li>4. Repairs or replacement of water tanks, apparatus and pipes.</li> <li>5. Damage caused to fences and gates due to Windstorm or flooding if the Building is Unoccupied.</li> </ol>

### Special Conditions (Applicable to Section 1 and 2)

#### 1. Under-Insurance

You must insure Your Building and FFR for an amount that represents their full replacement value. This is the estimated cost of rebuilding or reconstruction if the Building and FFR were completely destroyed. This may not be the market value. If You do not insure Your Building and FFR for the right amount, We will consider that You have under-insured them.

If at the time of loss or damage the Sum Insured is less than 90% of the full cost of replacing the Building (or FFR) at that time, the amount payable for any such claim will be proportionately reduced. You will be responsible for a share of the loss or damage based on the percentage difference between the Sum Insured limit as shown in Your Policy Schedule and the total actual replacement cost of Your Building (or FFR) at the time of the loss or damage.

#### 2. How We Settle Claims

- (a) The basis of settlement of any claim will be the cost of reinstatement at the time of loss or damage as follows:
  - The rebuilding of the Building (or FFR) if it is totally destroyed;
  - The restoration of the damaged portion to a condition substantially the same as, but not better or more extensive than the condition when new if the Building (or FFR) is damaged.
- (b) If Your Building is insured by any management corporation strata title (MCST) or HDB town council, You must first send a claim to them for any loss or damage. We will only pay if:
  - The loss or damage is not covered by the insurance taken out by the MCST or HDB town council; or
  - The loss or damage is more than the limits of insurance taken out by the MCST or HDB town council.
- (c) 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.
- (d) If the rebuilding or repair is not 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, that is, the cost of repair less an amount for wear and tear or depreciation.
- (e) If the Building is more than 25 years old, We will settle claims on an indemnity basis, that is, the cost of repair less an amount for wear and tear or depreciation.

#### 3. Automatic Reinstatement of Loss Clause

If You claim for loss or damage under Section 1 or 2, the Sum Insured limit for each section will be reduced by the actual amount of the claim paid. To ensure that the coverage is not reduced by the amount of the loss, you can reinstate the Sum Insured back to the original limit as shown in the Policy Schedule by paying an additional premium on the amount of loss from the date of reinstatement to the expiry of the Policy, subject to our agreement.

#### 4. No Control Clause

This insurance will 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.

#### 5. Alterations and Repairs Clause (Workmen's Clause)

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



## SECTION 3 - CONTENTS

### Definition:

1. **Contents** means any moveable household goods and personal effects belonging to You, Your Family or Your Domestic Helpers or for which You are responsible but excluding:
  - (a) motor vehicles and watercrafts, including their accessories
  - (b) livestock and domestic pets
  - (c) plants, trees or any food matter
  - (d) contact or corneal lenses
  - (e) fixtures, fittings and renovation
  - (f) securities, certificates and documents of any kind
  - (g) articles used or held in trust for business purposes.
2. **Money** means cash, travel tickets, money orders, postage stamps, any cards or vouchers with cash values belonging to You, Your Family or Domestic Helpers.
3. **Valuables** means jewellery, watches, furs, curios, carpet collections, musical instruments, photographic equipment, collections of unique articles of personal interest (eg. dolls, model trains, stamps, coins) and articles of gold or other precious metals belonging to You, Your Family or Domestic Helpers.
4. **Works of Art** means articles of high quality or artistic merit, including paintings, sculptures and antiques.

What Is Covered	What Is Not Covered
<p><b>Loss or Damage</b></p> <ol style="list-style-type: none"> <li>1. We will pay for the loss of or damage to Contents in the Building due to an Insured Peril, subject to:               <ol style="list-style-type: none"> <li>(a) An Excess of \$50 shall apply for each and every loss in relation to bursting or overflowing of domestic water tanks, apparatus or pipes.</li> <li>(b) An Excess of \$200 for each and every loss in relation to Windstorm and flood.</li> </ol> </li> <li>2. Our maximum liability for Contents is the Sum Insured under this Section.</li> <li>3. Our maximum liability for the following articles covered under this Section:               <ol style="list-style-type: none"> <li>(a) Money, up to \$1,000 in total;</li> <li>(b) Valuables, up to one third of the Sum Insured in total and not more than \$7,000 any one article;</li> <li>(c) Works of Art, up to \$10,000 in total;</li> <li>(d) Laptops, up to \$2,000 in total;</li> <li>(e) Mobile phones up to \$300 in total;</li> <li>(f) Other Portable Devices, up to \$500 in total;</li> <li>(g) Bicycles, up to \$500 in total.</li> </ol>               unless specifically agreed otherwise.             </li> </ol>	<p><b>Main Exclusions</b></p> <p>We will not pay for loss or damage arising from:</p> <ol style="list-style-type: none"> <li>1. Malicious acts, vandalism or theft if:               <ol style="list-style-type: none"> <li>(a) the Building or any part of it is lent or let (unless force is used to get into or out of the Building);</li> <li>(b) it is carried out by any person lawfully allowed in the Building; or</li> <li>(c) the Building is left Unoccupied.</li> </ol> </li> <li>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.</li> <li>3. Bursting or overflowing of domestic water tanks, apparatus or pipes, washing machines or water mains if the Building is Unoccupied.</li> <li>4. Damage caused to fences and gates due to Windstorm or flooding if the Building is Unoccupied.</li> </ol>

### Additional Benefits

These additional covers are included under Section 3. The amount paid out for these covers will be deducted from the Sum Insured under this Section, unless otherwise specified.

What Is Covered	What Is Not Covered
<p><b>Household Removal</b></p> <ol style="list-style-type: none"> <li>1. We will pay for Accidental loss of or damage to Contents which are packed and moved by professional packers:               <ol style="list-style-type: none"> <li>(a) during removal between the Building and Your new permanent residence within Singapore; and</li> <li>(b) temporary storage up to 3 days.</li> </ol> </li> <li>2. Our maximum liability under this benefit is \$5,000.</li> </ol>	<p>We will not pay for loss of or damage to:</p> <ol style="list-style-type: none"> <li>(a) Money and Valuables;</li> <li>(b) China and earthen ware;</li> <li>(c) Articles of brittle nature; or</li> <li>(d) Any uninsured risks.</li> </ol>
<p><b>Temporary Removal of Contents</b></p> <ol style="list-style-type: none"> <li>1. We will pay for loss of or damage to Contents due to an Insured Peril whilst temporarily removed from the Building but always remaining in any residential building or hotel anywhere in the world.</li> <li>2. Our maximum liability under this benefit is \$5,000.</li> </ol>	<p>We will not pay for loss or damage:</p> <ol style="list-style-type: none"> <li>(a) whilst the articles are removed for repair, sale or exhibition or to a furniture storage facility;</li> <li>(b) due to theft unless force is used to enter and exit the premises;</li> <li>(c) articles left in any vehicle;</li> <li>(d) Money and Valuables, china or earthenware or articles of brittle nature.</li> </ol>

What Is Covered	What Is Not Covered
<p><b>Emergency Cash Allowance</b></p> <ol style="list-style-type: none"> <li>We will pay for the purchase of essential items (such as basic wear and toiletries) if the Building becomes Uninhabitable for at least 5 days due to fire.</li> <li>Our maximum liability under this benefit is \$1,000.</li> <li>The amount paid out for this benefit will not be deducted from the Sum Insured stated in the Policy Schedule.</li> </ol>	<p>We will not pay if the Building is lent or let.</p>
<p><b>Breakage of Fixed Glass or Mirrors</b></p> <ol style="list-style-type: none"> <li>We will pay for breakage of mirrors (but not hand-held mirrors) and glass tops in furniture in the Building due to an Insured Peril.</li> <li>Our maximum liability under this benefit is \$5,000.</li> </ol>	<p>We will not pay if the Building is lent or let.</p>
<p><b>Legal Documents</b></p> <ol style="list-style-type: none"> <li>We will pay for loss of or damage to title deeds and other legal documents due to an Insured Peril whilst kept in locked drawers in the Building or deposited in a bank safe deposit box in Singapore.</li> <li>Our maximum liability under this benefit is \$1,000.</li> </ol>	
<p><b>Locks &amp; Keys</b></p> <ol style="list-style-type: none"> <li>We will pay to replace the locks of external doors and windows in the Building if the keys to the locks are stolen or lost following an attempted or actual break-in.</li> <li>Our maximum liability under this benefit is \$750.</li> </ol>	<p>We will not pay if the break-in is not reported to the police within 24 hours of the loss.</p>
<p><b>Frozen Food</b></p> <ol style="list-style-type: none"> <li>We will pay to replace food spoilt in any refrigerator and/or deep freezer in the Building due to: <ol style="list-style-type: none"> <li>breakdown of the thermostat; or</li> <li>failure of the supply of electricity.</li> </ol> </li> <li>Our maximum liability under this benefit is \$750.</li> </ol>	<p>We will not pay for loss or damage arising from:</p> <ol style="list-style-type: none"> <li>Any deliberate act by You, Your Family or Domestic Helpers;</li> <li>Any act of the utilities authority or its employees;</li> <li>The refrigerator and/or deep freezer unit being 5 years or older when the incident occurs.</li> </ol>

### Special Conditions (Applicable to Section 3)

#### 1. Under-Insurance

You must insure Your Contents for an amount that represents the full replacement value. This is the cost to replace the article as new based on current market prices. If You do not insure Your Contents for the right amount, We will consider that You have under-insured them. Every article, if more than one, will separately be subject to this condition.

If at the time of loss or damage the Sum Insured does not represent the full cost of replacing the Contents, the amount payable for any such claim shall be proportionately reduced. You will be responsible for a share of the loss or damage based on the percentage difference between the Sum Insured limit as shown in Your Policy Schedule and the total actual replacement cost of Your Contents at the time of the loss or damage.

#### 2. How We Settle Claims

We will, at our option, pay in cash the amount of the loss or damage, or pay repair, reinstate or replace the lost or damaged Contents with one of similar kind or type but not superior than when they are new.

#### 3. New for Old

The basis of settlement of any claim for theft or total loss or damage will be replacement in the same form without deduction for wear & tear or depreciation (except for wearing apparel, curtains, carpets, household linen in which payment will be made after deduction for wear and tear or depreciation).

#### 4. Automatic Reinstatement of Loss Clause

If You claim for loss or damage under Section 3, the Sum Insured limit for the section will be reduced by the actual amount of the claim paid. To ensure that the coverage is not reduced by the amount of the loss, you can reinstate the Sum Insured back to the original limit as shown in the Policy Schedule by paying an additional premium on the amount of loss from the date of reinstatement to the expiry of the Policy, subject to our agreement.

#### 5. Pairs and Sets Clause

Where an insured article consists of articles in a pair or set, We will not pay more than the value of that particular part or parts that is/are lost or damaged.

#### 6. Valuables and Works of Art

- All Valuables must be kept in a locked safe and/or drawer in the Building when they are not worn or used.
- Any claim in respect of Valuables and Works of Art must be supported by a police report made within 24 hours of the loss.
- No claim will be payable for loss of any stamp or coin collection unless the entire collection or one or more books in which it is contained is lost or damaged.

**Additional Extended Benefits**

These additional covers are included if You are covered under Section 1, 2 and/or 3. The amount paid out for these covers will be deducted from the Sum Insured under each Section, unless otherwise specified.

What Is Covered	What Is Not Covered
<p><b>Conservancy Charges</b></p> <ol style="list-style-type: none"> <li>We will pay the conservancy charges due up to three (3) months, in the event the Building becomes Uninhabitable for at least one (1) month due to an Insured Peril.</li> <li>Our maximum liability under this benefit is \$1,000.</li> </ol>	
<p><b>Removal of Debris</b></p> <ol style="list-style-type: none"> <li>We will pay for the cost of clearing the debris, demolishing or shoring up the Building damaged by an Insured Peril.</li> <li>Our maximum liability under this benefit for:               <ol style="list-style-type: none"> <li>Apartment/HDB flat is \$10,000; or</li> <li>Landed property is \$20,000.</li> </ol> </li> </ol>	
<p><b>Fire Extinguishing Cost</b></p> <ol style="list-style-type: none"> <li>We will pay to replenish any firefighting appliances including those that are Accidentally damaged.</li> <li>Our maximum liability under this benefit is \$2,500.</li> </ol>	
<p><b>Cost of Temporary Accommodation</b></p> <ol style="list-style-type: none"> <li>We will pay the necessary costs of:               <ol style="list-style-type: none"> <li>Temporary alternative accommodation for You and Your Family; and</li> <li>Temporary storage of Your furniture whilst the Building remains Uninhabitable due to damage by an Insured Peril.</li> </ol> </li> <li>Our maximum liability under this benefit is \$15,000.</li> </ol>	
<p><b>Professional Fees</b></p> <ol style="list-style-type: none"> <li>We will pay for the professional fees of architects, consultants, engineers or surveyors which are needed to assess the repairs or reinstatement of the Building damaged by an Insured Peril.</li> <li>Our maximum liability under this benefit is \$10,000.</li> </ol>	<p>We will not pay the fees to prepare documents for a claim under this Policy.</p>
<p><b>Robbery of Amount Withdrawn at ATM</b></p> <ol style="list-style-type: none"> <li>We will pay for the loss of cash withdrawn at an ATM in Singapore by You or Your Family as a result of robbery occurring within 50 metres of that ATM booth.</li> <li>Our maximum liability under this benefit is \$300.</li> <li>The amount paid out for this benefit will not be deducted from the Sum Insured stated in the Policy Schedule.</li> </ol>	<p>We will not pay if a valid police report is not made within 24 hours of the loss.</p>
<p><b>Home Quarantine Allowance</b></p> <ol style="list-style-type: none"> <li>We will pay an allowance in the event You or Your Family is served a home quarantine order in Singapore by a government authority.</li> <li>Our maximum liability under this Additional Benefit is \$100 per day, up to 14 days.</li> <li>The amount paid out for this benefit will not be deducted from the Sum Insured stated in the Policy Schedule.</li> </ol>	
<p><b>Loss of Rent</b></p> <ol style="list-style-type: none"> <li>We will pay the necessary costs of:               <ol style="list-style-type: none"> <li>Rent which continues to be payable by You (as tenant); or</li> <li>Loss of rent otherwise is payable to You (as landlord); and</li> <li>Temporary storage of Your furniture whilst the Building remains Uninhabitable due to damage by an Insured Peril.</li> </ol> </li> <li>Our maximum liability under this benefit is \$15,000.</li> </ol>	

## SECTION 4 - WORLDWIDE PERSONAL LIABILITY

### Territorial Limits

We will cover You anywhere in Singapore and worldwide, excluding USA, Canada and its territories or possessions. Any travel or stay overseas (excluding USA and Canada) must not exceed 90 consecutive days.

What Is Covered	What Is Not Covered
<p><b>Personal Legal Liability to Third Parties</b></p> <ol style="list-style-type: none"> <li>1. We will indemnify You, Your Family or Your Domestic Helpers against personal legal liability for:               <ol style="list-style-type: none"> <li>(a) Accidental bodily injury or death to Third Parties; and/or</li> <li>(b) Accidental damage to their property.</li> </ol> </li> <li>2. We will also pay the costs of:               <ol style="list-style-type: none"> <li>(a) litigation cost recovered by any claimant from You, Your Family or Your Domestic Helpers.</li> <li>(b) legal defence incurred by You, Your Family or Your Domestic Helpers with our written consent.</li> </ol> </li> <li>3. Our maximum liability under this benefit is \$500,000 for any one occurrence (or a series of occurrences) arising out of one source or cause during any one Period of Insurance.</li> </ol>	<p><b>Main Exclusions</b></p> <p>We will not pay for liability arising from:</p> <ol style="list-style-type: none"> <li>1. Loss of or damage to property belonging to or in custody or control of You, Your Family or Your Domestic Helpers.</li> <li>2. Death, injury or illness of Your Family or Domestic Helpers.</li> <li>3. Any agreement made between You and the Third Party unless liability would have existed otherwise.</li> <li>4. The ownership or use or possession of any:               <ol style="list-style-type: none"> <li>(a) motor vehicle controlled by You, Your Family or Your Domestic Helpers or by any other person with Your consent;</li> <li>(b) watercraft or aircraft other than hand propelled models;</li> <li>(c) firearms;</li> <li>(d) Livestock other than domestic pets (which must be compliant with the regulations of the Agri-Food &amp; Veterinary Authority of Singapore (AVA) or any other regulatory authority);</li> </ol> </li> <li>5. Your profession, business or employment or that of Your Family's.</li> <li>6. Hunting.</li> <li>7. Alterations, additions, repairs or decoration works.</li> <li>8. Third party injury or death and property damage occurring in USA or Canada.</li> <li>9. Liability which is covered under another policy.</li> <li>10. Fines, penalties exemplary or punitive damages.</li> <li>11. Any judgments that are not delivered by a Court of competent jurisdiction within Singapore, Malaysia or Brunei.</li> </ol>

### Additional Extended Benefits

These additional covers are included if You are covered under Section 4. The amount paid out for these covers will be deducted from the Sum Insured under this Section, unless otherwise specified.

What Is Covered	What Is Not Covered
<p><b>Food and Drinks</b></p> <ol style="list-style-type: none"> <li>1. We will indemnify You, Your Family or Your Domestic Helpers against personal legal liability for Accidental injury or illness to Third Parties due to contamination in the food and drinks provided by You in the Building.</li> </ol> <p>Provided always that: You must at all times take every possible precaution to provide food and drinks that are free from contamination and fit for human consumption.</p> <ol style="list-style-type: none"> <li>2. For the purpose of this benefit, if the Building is an apartment, it is deemed to include common areas within the grounds of the development that the apartment is located.</li> <li>3. Our maximum liability under this benefit is the Sum Insured under this Section.</li> </ol>	

What Is Covered	What Is Not Covered
<p><b>Property Owner's Liability</b></p> <p>1. We will indemnify You against personal legal liability as the owner (but not occupier) as a result of any defects in the Building that give rise to:</p> <ul style="list-style-type: none"> <li>(a) Accidental bodily injury or death of any person other than You, Your Family or Your Domestic Helpers;</li> <li>(b) Accidental damage to Third Party property.</li> </ul> <p>Provided always that:</p> <ul style="list-style-type: none"> <li>(a) You must at all times ensure that the Building is kept in good repair; and</li> <li>(b) If any defects be reported by the tenants or otherwise, You must make good such defects without delay and in the meantime take the necessary precautions as the circumstances may require.</li> </ul> <p>2. We will also pay the costs of:</p> <ul style="list-style-type: none"> <li>(a) litigation cost recovered by any claimant from You.</li> <li>(b) legal defence incurred by You with our written consent.</li> </ul> <p>3. Our maximum liability under this benefit is \$500,000 for any one occurrence (or a series of occurrences) arising out of one source or cause during any one Period of Insurance.</p>	<p>We will not pay for liability arising from:</p> <p>1. Ownership or use or occupation of any other building or land other than the Building that is occupied as a private residence.</p>
<p><b>Tenant's Liability</b></p> <p>1. We will indemnify You against personal legal liability as the tenant for Accidental loss of or damage to:</p> <ul style="list-style-type: none"> <li>(a) The Building, including the Fixtures, Fittings and Renovation whilst under Your occupation.</li> <li>(b) The Contents in the Building that do not belong to You but in your custody or control.</li> </ul> <p>2. Our maximum liability under this benefit is \$500,000 for any one occurrence (or a series of occurrences) arising out of one source or cause during any one Period of Insurance.</p>	<p>We will not pay for liability arising from:</p> <ul style="list-style-type: none"> <li>1. Any agreement made between You and the Third Party, including the landlord of the Building, unless liability would have existed otherwise.</li> <li>2. The Building being left Unoccupied.</li> </ul>

## SECTION 5 - EMERGENCY HOME ASSISTANCE

### Definition:

1. **Emergency** means
  - (a) A sudden and unforeseen domestic situation occurring in or around the Building which:
    - immediately exposes You or Your Family to a health risk, or
    - creates a risk of further damage to Your property, or
    - creates unacceptable living conditions within the Building.
  - (b) Breakdown of Essential Services to the Building.
  - (c) Permanent or irreplaceable loss of keys required to gain access to the Building, but not the outbuildings.
2. **Essential Services** means water, electricity, gas mains and drainage contained within the Building and the principal sources of heating and cooking but only if no alternative exists and the service is immediately necessary to maintain acceptable living conditions.
3. **Emergency Repair Charges** means the Contractor's call charge, costs of labour and materials used to effect temporary repairs to the Building and to reinstate the Essential Services.
4. **Contractor** means a contractor approved by Us.

What Is Covered	What Is Not Covered
<p><b>Emergency Home Assistance</b></p> <ol style="list-style-type: none"> <li>1. You can have access to a 24-hour hotline for telephone advice on the remedial actions to take if an Emergency at the Building due to a disruption in any of the Essential Services.  <b>24-hour Home Assist Hotline: +65 6322 2566</b></li> <li>2. If We deem the situation at the Building to be an Emergency, We will:               <ol style="list-style-type: none"> <li>(a) arrange for a Contractor to undertake the necessary repairs;</li> <li>(b) pay up to \$300 per Emergency towards Emergency Repair Charges.</li> </ol> </li> <li>3. If We deem the incident as not an Emergency, You may still call the hotline for advice but in such circumstance, We will not be responsible for any costs.</li> </ol>	<p><b>Main Exclusions</b></p> <p>We will not pay for any claims arising from:</p> <ol style="list-style-type: none"> <li>1. Any leaking or dripping water tap which requires a new washer.</li> <li>2. Interruption or failure of the public utility services (eg. electricity, water or gas supply) to Your Building.</li> <li>3. Circumstances known to You prior to the commencement of this Policy.</li> <li>4. Cost of replacement parts due to wear and tear and/or gradual deterioration.</li> <li>5. Cost of repairs to any underground supply pipes.</li> <li>6. The Building being left Unoccupied.</li> <li>7. Cost of repairing the damage due to attempted repair or modification by You or any Contractor.</li> <li>8. Costs that We have not authorized.</li> <li>9. Routine maintenance of equipment, supplies or services in Your home.</li> </ol>

### PROCEDURES FOR ON-SITE HOME ASSISTANCE:

1. After We receive Your notification, We will establish the details of the emergency problem and will appoint a Contractor.
2. Within 2 hours of Your original call, We will notify You of the details of the Contractor and the estimated time required for his attendance on site.
3. Any agreement to postpone the emergency repairs at that point in time shall be established only with Your full understanding.

## SECTION 6 – PET INSURANCE (OPTIONAL COVER)

### Definition:

**Pet** means Your domestic pet with a recorded descendent line of pure breeding and evidenced by a certificate issued by a pedigree pet breeder.

What Is Covered	What Is Not Covered
<p><b>Accidental Death and Theft</b></p> <ol style="list-style-type: none"> <li>1. We will pay for Your loss due to:               <ol style="list-style-type: none"> <li>(a) death of Your Pet from an Accident;</li> <li>(b) death of Your Pet as a result of being put down for humane reasons due to the resultant injury and suffering from an Accident, provided certified by our appointed veterinary surgeon;</li> <li>(c) death of Your Pet within 30 days after the expiry of this insurance from an Accident that occurred during the Period of Insurance, provided that We received Your written notification before the expiry of the Policy;</li> <li>(d) theft of Your Pet.</li> </ol> </li> <li>2. Your claim must be supported by a recognised pedigree certificate and purchase receipt.</li> <li>3. Our maximum liability under this benefit is \$1,000.</li> </ol>	<p><b>Main Exclusions</b></p> <p>We will not pay for any claims arising from:</p> <ol style="list-style-type: none"> <li>1. Non-compliance with any regulations issued by the Agri-Food and Veterinary Authority of Singapore (AVA) or any other relevant regulatory authority.</li> <li>2. Intentional killing under order of any public authority or by any person having jurisdiction in the matter.</li> <li>3. Death during or after a surgical operation or general anesthetic unless certified by a qualified veterinary surgeon as necessary.</li> <li>4. Confiscation under the order of a public authority or any person having jurisdiction in the matter.</li> </ol>
<p><b>Cremation/Burial Expenses</b></p> <ol style="list-style-type: none"> <li>1. If the Accidental death benefit becomes payable, We will pay for the cost incurred to cremate or bury Your Pet.</li> <li>2. Our maximum liability under this benefit is \$600.</li> <li>3. The amount paid out for this cover will not be deducted from the Sum Insured under this Section.</li> </ol>	
<p><b>Pet Care</b></p> <ol style="list-style-type: none"> <li>1. We will pay the cost of boarding Your Pet at a licensed pet hotel for the period that the Building becomes Uninhabitable for at least 3 days due to fire and there is no other responsible person who can care for Your Pet.</li> <li>2. Any claim must be supported by a receipt from the boarding establishment, giving details of Your Pet, the dates Your Pet was cared for and the daily charges.</li> <li>3. Our maximum liability under this benefit is \$200 per day, up to \$1,000 in total.</li> <li>4. The amount paid out for this cover will not be deducted from the Sum Insured under this Section.</li> </ol>	
<p><b>Pet's Owner liability</b></p> <ol style="list-style-type: none"> <li>1. We will indemnify You against personal legal liability that involves Your Pet and results in:               <ol style="list-style-type: none"> <li>(a) Accidental bodily injury or death to Third Parties; and/or</li> <li>(b) Accidental damage to their property.</li> </ol> </li> <li>2. Our maximum liability under this benefit is \$50,000 for any one occurrence (or a series of occurrences) arising out of one source or cause during any one Period of Insurance.</li> </ol>	<p>We will not pay for liability arising from:</p> <ol style="list-style-type: none"> <li>1. Death or injury, or damage to property belonging to:               <ol style="list-style-type: none"> <li>(a) You and Your Family;</li> <li>(b) Any person who works for You;</li> <li>(c) Any person who is looking after Your Pet with Your permission.</li> </ol> </li> <li>2. Damage to any motor vehicle or its contents.</li> <li>3. Fines, penalties exemplary or punitive damages.</li> <li>4. Your profession, business or employment or that of Your Family's.</li> <li>5. Any agreement made between You and the Third Party unless liability would have existed otherwise.</li> <li>6. Liability which is covered under another policy.</li> <li>7. Any judgments that are not delivered by a Court of competent jurisdiction within Singapore, Malaysia or Brunei.</li> </ol>

**Special Conditions (Applicable to Section 6)**

1. To be eligible for cover, Your Pet must be:
  - (a) owned by You and residing permanently with You at the address as shown in the Policy Schedule;
  - (b) registered with the Agri food & Veterinary Authority (AVA) of Singapore or any relevant regulatory authority;
  - (c) of sound health and free from any illness, disease, injury or physical disability at the commencement of the cover.
2. The cover will cease when You sell or part with Your Pet permanently and cover is automatically suspended for any duration when You part with it temporarily.
3. If Your Pet is castrated or spayed, the insurance cover will cease immediately prior to the day of operation.
4. Your Pet must not be used for any commercial, security or racing purposes.
5. You must provide proper care and attention for Your Pet and take all precautions to prevent accidents, injury or damage.
6. In the event Your Pet is missing for three (3) months or more and We pay You in settlement of such a claim, You will return to Us any sum paid if Your Pet is subsequently found.
7. We will not pay for any claim under this Section provided that:
  - (a) You consult a qualified veterinary surgeon immediately in the event Your Pet has an Accident,.
  - (b) You arrange for an autopsy examination by a qualified veterinary surgeon, at Your own expense, in the event Your Pet dies.
  - (c) You lodge a police report within twenty-four (24) hours and take all necessary measures to try to locate Your Pet, including placing an advertisement in a major local daily paper in the event Your Pet is stolen.



## SECTION 7 - WORLDWIDE PERSONAL BELONGINGS (OPTIONAL COVER)

### Definition:

**Personal Belongings** means articles for personal use that are worn or carried on a person or taken along in a bag or case (such as jewellery, mobile phones, watches and cameras) but excluding money, credit cards, contact lenses, clothing and articles covered under a separate policy.

### Territorial Limits:

We will cover You anywhere in the world, provided that any travel or stay overseas does not exceed 90 consecutive days.

What Is Covered	What Is Not Covered
<p><b>Accidental Loss or Damage</b></p> <ol style="list-style-type: none"> <li>We will pay for the Accidental loss of or damage to Personal Belongings anywhere in the world that are owned by You and/or Your Family.</li> <li>Our maximum liability is the Sum Insured under this Section or 50% of the Sum Insured under Contents, whichever is lower.</li> <li>Our maximum liability is \$5,000 per article except for the following articles:               <ol style="list-style-type: none"> <li>Laptop, up to \$2,000 in total (including all accessories);</li> <li>Mobile Phone, up to \$300 in total;</li> <li>Other Portable Devices, up to \$500 in total, unless specifically agreed otherwise.</li> </ol> </li> <li>An Excess of \$50 shall apply for each and every claim.</li> </ol> <p>Definition:  <b>Portable Device</b> means an electronic equipment that is light and is readily carried or moved easily by the hand (eg. PDAs, cameras, audio and video players).</p>	<p><b>Main Exclusions</b></p> <p>We will not pay for any claims arising from:</p> <ol style="list-style-type: none"> <li>Breakage of china, glass and brittle articles unless caused by fire or theft.</li> <li>Musical instruments, sports equipment and photographic equipment used for business or professional purposes.</li> <li>Securities, deeds and documents of any kind.</li> <li>Any gear and equipment relating to water sports.</li> <li>Articles used in connection with any business, profession or employment.</li> <li>Delay, confiscation or detention by customs officials or any government authority.</li> <li>Your failure to take due care and precaution to safeguard Your belongings.</li> <li>Staining, scratching, denting and spillage of liquid.</li> <li>Articles whilst in transit unless they are hand-carried.</li> <li>Articles left unattended in motor vehicles unless the vehicle is securely locked and the articles are stolen from the luggage boot or glove compartment and following forcible and violent entry.</li> </ol>

### Special Conditions (Applicable to Section 7)

#### 1. 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 damaged articles with one of similar kind or type but not superior than when they are new.

#### 2. New for Old

The basis of settlement of any claim for theft or total loss or damage will be replacement in the same form without deduction for wear and tear or depreciation.

#### 3. Automatic Reinstatement of Loss Clause

If You claim for loss or damage under Section 7, the Sum Insured limit for the section will be reduced by the actual amount of the claim paid. To ensure that the coverage is not reduced by the amount of the loss, you can reinstate the Sum Insured back to the original limit as shown in the Policy Schedule by paying an additional premium on the amount of loss from the date of reinstatement to the expiry of the Policy, subject to our agreement.

#### 4. Pairs and Sets Clause

Where any insured article consists of articles in a pair or set, We will not pay more than the value of that particular part(s) that is/are lost or damaged.

#### 5. Important Notes

- Articles covered under this Section will be automatically covered under Section 3 (Contents). However, they will only be subject to the maximum liability limits under this Section if they are lost or damaged within the Building. The Excess applicable to each item under this Section will apply.
- All valuables must be kept in a locked safe and/or drawer in the Building when they are not worn or used or in a bank safe or hotel safe if You are travelling for a short period of time.
- Any claim must be supported by a police report made within 24 hours at the place of loss.
- No claim will be payable for loss of any stamp or coin collection unless the entire collection or one or more books in which it is contained is lost or damaged.

#### 6. Specified Items

Specified items are personal belongings worth more than \$5,000 each and these items must be listed individually. In respect of specified items to be covered under this Section:

- Please provide the full description and the declared value of each item.
- Based on the information provided, We will notify You of the applicable premium and Excess.
- Each specified item must be supported with a valuation certificate (or purchase receipt) and updated photographs before the commencement of cover.

## SECTION 8 - WORLDWIDE FAMILY PERSONAL ACCIDENT (OPTIONAL COVER)

### Definition:

**Child(ren)** means Your unmarried and dependent child(ren) aged from 3 to 18 years, who is residing with You.

**Terrorism** means the use of any weapon or device or the emission or escape of any solid, liquid or gaseous chemical agent (including nuclear and/or biological agent) during the Period of Insurance by any person or group(s) of persons, whether acting alone or on behalf of or in connection with any organization(s) or government(s), committed for political, religious or ideological purposes including the intention to influence any government and/or to put the public or any section of the public in fear.

### Territorial Limits:

We will cover You anywhere in the world provided that any travel or stay overseas does not exceed 90 consecutive days.

What Is Covered	What Is Not Covered								
<p><b>Accidental Death and Permanent Disablement</b></p> <ol style="list-style-type: none"> <li>We will cover You, Your spouse and Children for death or permanent disablement due to an Accident anywhere in the world provided that death or permanent disablement must occur within 12 months of the Accident.</li> <li>Our maximum liability under this Section in any one Period of Insurance:</li> </ol> <table border="1"> <thead> <tr> <th>Insured Persons</th> <th>Sum Insured</th> </tr> </thead> <tbody> <tr> <td>You</td> <td>\$50,000</td> </tr> <tr> <td>Your Spouse</td> <td>\$50,000</td> </tr> <tr> <td>Your children (max 3)</td> <td>\$10,000 each</td> </tr> </tbody> </table>	Insured Persons	Sum Insured	You	\$50,000	Your Spouse	\$50,000	Your children (max 3)	\$10,000 each	<p><b>Main Exclusions</b></p> <p>We will not pay for claims arising from:</p> <ol style="list-style-type: none"> <li>Any person who is more than 65 years old.</li> <li>Any pre-existing physical or mental infirmity.</li> <li>Any kind of disease or illness.</li> <li>Suicide or attempted suicide; self-inflicted injury.</li> <li>Pregnancy, childbirth or its complications.</li> <li>Air travel except when travelling as a fare paying passenger in a licensed passenger carrying aircraft.</li> <li>Any naval, police, military or airforce service or operations.</li> <li>The effects of intoxicating liquor or illegal drugs.</li> <li>Participation in dangerous activities such as mountaineering, off-piste skiing, diving without the supervision of a qualified diving instructor.</li> <li>Any kind of competitive racing (other than on foot or swimming) or trial of speed.</li> </ol>
Insured Persons	Sum Insured								
You	\$50,000								
Your Spouse	\$50,000								
Your children (max 3)	\$10,000 each								

### Additional Benefits

The following additional covers are included under Section 8. The amount paid out for these covers will be deducted from the Sum Insured as stated in the Policy Schedule.

What Is Covered	What Is Not Covered
<p><b>Riot, Strike, Hijack, Murder and Assault</b></p> <ol style="list-style-type: none"> <li>We will cover You, Your spouse and Your children for death or permanent disablement as a result of riot, strike, hijack, murder or assault, provided that death or permanent disablement does not arise out of or in connection with You or Your Family's collaboration or provocation.</li> </ol>	
<p><b>Suffocation by Smoke, Poisonous Fumes, Gas or Drowning</b></p> <ol style="list-style-type: none"> <li>We will cover You, Your spouse and Your children for death or permanent disablement as a result of suffocation by smoke, poisonous fumes, gas or drowning, provided that death or permanent disablement does not arise out of or in connection with You or Your Family's wilful or intentional act.</li> </ol>	
<p><b>Exposure</b></p> <ol style="list-style-type: none"> <li>We will cover You, Your spouse and Your children for death or permanent disablement as a result of exposure to the natural elements during an Accident.</li> </ol>	
<p><b>Disappearance</b></p> <ol style="list-style-type: none"> <li>We will pay the death benefit if You, Your spouse and/or Your children disappear following the sinking or wrecking of the conveyance in which You and/or Your Family were travelling in, provided that:             <ol style="list-style-type: none"> <li>The body has not been found after one (1) year and it is reasonable to assume death has occurred; and</li> <li>After We have settled the claim and the person is found to be living, any sum so paid must be refunded to Us.</li> </ol> </li> </ol>	
<p><b>Terrorism</b></p> <ol style="list-style-type: none"> <li>We will cover You, Your spouse and Your children for death or permanent disablement as a result of Terrorism.</li> </ol>	

**Special Conditions (Applicable to Section 8)**

1. You and Your Family are of normal health at each renewal.
2. In the event of a claim, You must notify Us in writing within one calendar month of the incident.
3. No assignee is entitled to any compensation under this Policy. Any death benefit will be paid to the estate of the insured person.
4. In the event of a claim, We may request at our expense for:
  - (a) an examination by a medical practitioner appointed by Us in the event of a non-fatal injury.
  - (b) a post mortem examination if death occurs.
5. Permanent Disablement - Scale of Compensation

Description		Percentage of the Sum Insured
1	Accidental death	100%
2	Permanent Total Disablement	100%
3	Loss of or Loss of Use of two Limbs	100%
4	Loss of or Loss of Use of one Limb	75%
5	Loss of Sight of	
	(a) Both eyes	100%
	(b) One eye	75%
6	Loss of or Loss of Use of one Limb and Loss of Sight of one eye	75%
7	Loss of Speech and Loss of Hearing	100%
8	Loss of Hearing	
	(a) Both ears	75%
	(b) One ear	20%
9	Loss of Speech	50%
10	Loss of or Loss of Use of four Fingers and thumb of	
	(a) Right hand	50%
	(b) Left hand	30%
11	Loss of or Loss of Use of four Fingers of	
	(a) Right hand	40%
	(b) Left hand	30%
12	Loss of or Loss of Use of one Thumb	
	(a) Both phalanges	25%
	(b) One phalanx	15%
13	Loss of or Loss of Use of Fingers	
	(a) Three phalanges	10%
	(b) Two phalanges	7%
	(c) One phalanx	3%
14	Loss of or Loss of Use of Toes	
	(a) All the toes of one foot	15%
	(b) Two phalanges of the big toe	5%
	(c) One phalanx of the big toe or any other toe	2%

- (a) The Sum Insured payable under Accidental death shall be reduced by any benefit already paid under Permanent Disablement. The total compensation payable shall not exceed 100% of the Sum Insured.
- (b) If a claim is payable for loss of, or loss of use of, a whole part of the body, a claim for any component of that part cannot also be made.

## SECTION 9 - BICYCLE (OPTIONAL COVER)

### Definition:

**Bicycle** means a 2-wheel vehicle which is steered by a handlebar and is propelled by pedals. This does not include bicycles propelled by a motor.

**Public Transport** means any conveyance (such as bus, ferry, hovercraft, ship, tram or underground train) which has fixed and established routes and is operated by a licensed carrier to transport fare-paying passengers. This does not include taxis and all modes of transport that are chartered or arranged as part of a tour even if they are regularly scheduled.

### Territorial Limits:

We provide cover anywhere in the world provided any travel or stay overseas such travel or stay shall not exceed 90 consecutive days.

What Is Covered	What Is Not Covered
<p><b>Loss or Damage</b></p> <ol style="list-style-type: none"> <li>1. We will pay for the Accidental loss of or damage to the bicycle belonging to You or Your Family arising from:               <ol style="list-style-type: none"> <li>(a) Theft by forcible and violent entry/exit whilst in the Building;</li> <li>(b) Loss whilst in the custody of a Public Transport; or</li> <li>(c) Damage whilst in use for leisure or competitive cycling.</li> </ol> </li> <li>2. The bicycle must be less than 3 years old and at least \$2,000 in value at the first inception of cover.</li> <li>3. Our maximum liability is the Sum Insured under this Section.</li> <li>4. An Excess of 15% for each and every loss.</li> </ol>	<ol style="list-style-type: none"> <li>1. We will not pay for any claim arising from:               <ol style="list-style-type: none"> <li>(a) Any bicycle used for trade or business purposes;</li> <li>(b) Any bicycle or its parts that are under warranty;</li> <li>(c) Tyres, accessories or removable parts unless the bicycle frame is lost or damaged at the same time.</li> <li>(d) Confiscation or seizure by customs officials or any government authority;</li> <li>(e) Scratching or denting, mildew or rot;</li> <li>(f) Damage caused by animals;</li> <li>(g) Repairs, dismantling or alterations.</li> </ol> </li> </ol>

### Special Conditions (Applicable to Section 9)

#### 1. How We Settle Claims

- (a) We will, at Our option, pay in cash the amount of loss or damage, or repair or reinstate the bicycle, or replace it with another bicycle of similar make and model.
  - (b) Settlement will be based on the Sum Insured or market value of the bicycle at the time of loss, whichever is lower, and subject to depreciation for wear and tear.
  - (c) 'New for old' replacement cover applies only to the bicycle that is totally destroyed or stolen when it is less than three (3) years old at the time of loss.
2. Any damaged bicycle must be retained for inspection.
  3. You must submit a police report made within 24 hours at the place of loss in Your claim submission in the event of theft, attempted theft, vandalism and/or malicious acts.
  4. The age of any bicycle shall be determined by the age of the bicycle frame.

## SECTION 10 - CYBER PROTECTOR RIDER (OPTIONAL COVER)

### Definition:

1. **Harmful Publication** means published information on the Internet (including forums, blog postings, social media and any other websites) that undermines Your honor or reputation such that they are:
  - (a) Defamatory – an allegation of a fact that is false and injurious;
  - (b) Insulting – an offensive expression of contempt or invectiveness; or
  - (c) Unlawful disclosure of one’s private life.
2. **Flooding/Flood** means the process of creating various e-contents (on blog posts, social networking profiles etc) to roll back the harmful information in major search engines such as Google, Yahoo, MSN.
3. **Journalist** means a person employed by traditional news media or any professional agency to regularly process and disseminate news and information to serve public interest.
4. **Personal Information** means Your private details (including any online authentication information) that will allow You to be identified, such as:
  - Full name;
  - Passport, NRIC or FIN number, Driving license number;
  - Mailing or home address;
  - Telephone number(s) registered in Your name;
  - Online login ID and password; Credit card or Bank account number
5. **Bank Account** means the personal e-banking login name and passwords, account number and debit/credit card numbers (that is issued by a bank operating in Singapore) of the Insured Person.
6. **Online Merchant** means the retail business registered with a valid business license according to the jurisdiction of the country which it is situated in and which accepts payment for goods through a secured online payment gateway.
7. **Eligible Item** means the physical item with a minimum purchase price of \$100 that is acquired new for personal use and has been fully paid for through a secured online payment gateway.
8. **Non-compliant** means an Eligible Item that does not correspond to the item initially ordered from the Online Merchant, that is, it is delivered damaged, different or incomplete, or if the Eligible Item is not delivered.
9. **Purchase Price** means the net price of the Eligible Item excluding any custom or import taxes or sales tax.

What Is Covered	What Is Not Covered
<p><b>Loss or damage against Specified Events</b></p> <ol style="list-style-type: none"> <li>1. We will cover You, Your spouse and children against loss or damage arising from the use of the internet which resulted in the occurrence of any of these Specified Events:               <ul style="list-style-type: none"> <li>■ Damage to e-Reputation</li> <li>■ Identity Theft</li> <li>■ Unauthorized Online Transactions</li> <li>■ Dispute with Online Merchants</li> </ul>               (as defined below)             </li> <li>2. AXA Assistance Singapore (AAS) is the appointed service provider of the benefits covered under this Section.</li> </ol>	<p><b>Main Exclusions</b></p> <p>We will not pay for any claims arising from:</p> <ol style="list-style-type: none"> <li>1. The legal action that is not brought within the jurisdiction of the Singapore court of law.</li> <li>2. Any costs incurred which are not with AAS’ prior consent.</li> </ol>
<p><b>Legal Protection</b></p> <ol style="list-style-type: none"> <li>1. For each of the Specified Events, We will provide You with the necessary legal protection against the costs of pursuing or defending legal actions:           <ol style="list-style-type: none"> <li>(a) <b>Legal Advice by Phone</b> If You have any legal issues relating to any Specified Event, AAS will arrange for You to seek confidential legal advice on the laws of Singapore.</li> <li>(b) <b>Legal Expenses</b> We will cover Your legal costs and where appropriate, AAS will arrange legal representation for You to:               <ul style="list-style-type: none"> <li>■ Pursue or defend any legal actions against/by Third Parties;</li> <li>■ Remove any criminal or civil judgments wrongly entered against You;</li> <li>■ Challenge the accuracy or completeness of any information in a consumer credit report.</li> </ul> </li> </ol> </li> <li>2. Provided that:           <ol style="list-style-type: none"> <li>(a) A lawyer on AAS’ panel agrees that the legal action has reasonable prospects of success; and</li> <li>(b) You do not act against the advice of the AAS appointed lawyer.</li> </ol> </li> <li>3. Our maximum liability:           <ol style="list-style-type: none"> <li>(a) 5 telephone calls per occurrence, up to one hour per call;</li> <li>(b) \$15,000 legal expenses in the aggregate per Period of Insurance, subject to \$1,500 in total per private settlement.</li> </ol> </li> </ol>	

What Is Covered	What Is Not Covered
<p><b>Damage to e-Reputation</b></p> <ol style="list-style-type: none"> <li>1. If You suffer damage to Your personal reputation which arises directly from Harmful Publication (e.g. video, photograph or published statements) by Third Parties on the internet, We will provide for: <ol style="list-style-type: none"> <li>(a) The services of an IT specialist to remove and/or flood such Harmful Publication from the internet; and</li> <li>(b) Your face-to-face consultation with a psychologist if You are referred by an attending physician for post-traumatic stress disorder.</li> </ol> </li> <li>2. Provided that: <ol style="list-style-type: none"> <li>(a) You make a police report within 24 hours upon discovering the Harmful Publication, giving details of the contents and specific internet sites that the Harmful Publication occurred.</li> </ol> </li> <li>3. Our maximum liability: <ol style="list-style-type: none"> <li>(a) \$5,000 in removal or flooding services for any one occurrence;</li> <li>(b) \$10,000 in removal or flooding services in the aggregate per Period of Insurance;</li> <li>(c) 2 sessions of consultation with the psychologist per occurrence; up to one hour per session.</li> </ol> </li> </ol>	<p>We will not pay for any claims arising from:</p> <ol style="list-style-type: none"> <li>1. Loss that occurs within the first 45 days of the inception date of this insurance cover.</li> <li>2. Any non-digital media (e.g. radio or television broadcast).</li> <li>3. Damage caused by a Journalist.</li> </ol>
<p><b>Identity Theft</b></p> <ol style="list-style-type: none"> <li>1. If Your Personal Information is stolen over the Internet, and a Third Party knowingly and unlawfully uses it subsequently without Your expressed consent to obtain money, goods or services, We will provide for: <ol style="list-style-type: none"> <li>(a) Reimbursement of the expenses that You incurred: <ul style="list-style-type: none"> <li>■ To notarize affidavits for financial institutions or credit bureau agencies to rectify records.</li> <li>■ To re-apply loans which were declined solely because the lender received incorrect credit information.</li> <li>■ Local transportation, postage, bank charges, local and overseas telephone calls to retail merchants, the police, banks or credit bureau agencies to resolve the theft.</li> </ul> </li> <li>(b) Your face-to-face consultation with a psychologist if You are referred by an attending physician for post-traumatic stress disorder.</li> <li>(c) Any lost wages for time taken off from work to meet with the police, bureau credit agencies and/or legal counsel or to complete statutory declarations. <ul style="list-style-type: none"> <li>■ Lost wages will be calculated based on the daily rate of Your last drawn monthly salary.</li> <li>■ For the self-employed, lost wages will be based on prior year tax returns and limited to wages lost within 12 months upon discovery of the theft.</li> </ul> </li> </ol> </li> <li>2. Provided that within 24 hours upon Your discovery of the Identity Theft: <ol style="list-style-type: none"> <li>(a) You make a police report detailing the explicit loss; and</li> <li>(b) You notify Your bank or credit card issuer(s) of the Identity Theft if applicable.</li> </ol> </li> <li>3. Our maximum liability: <ol style="list-style-type: none"> <li>(a) \$5,000 for any one occurrence;</li> <li>(b) \$10,000 in the aggregate per Period of Insurance;</li> <li>(c) 2 sessions of consultation with the psychologist per occurrence; up to one hour per session.</li> </ol> <p>All losses resulting from the same, continuous, related or repeated acts shall be treated as arising out of a single Identity Theft occurrence.</p> </li> </ol>	<p>We will not pay for any claims arising from:</p> <ol style="list-style-type: none"> <li>1. Loss that occurs within the first 45 days of the inception date of this insurance cover.</li> <li>2. Expenses incurred (e.g. loan application fees, telephone charges) 6 months after the expiry of the cover.</li> </ol>
<p><b>Unauthorized Online Transactions</b></p> <ol style="list-style-type: none"> <li>1. If You suffer loss as a direct result of the fraudulent use of Your debit/credit cards or Bank Accounts by a Third Party for purchases made over the Internet, We will indemnify You for: <ol style="list-style-type: none"> <li>(a) Any unauthorized transactions that are charged to Your debit/credit card or Bank Account that are unrecoverable from any other sources.</li> </ol> </li> </ol>	<p>We will not pay for any claims arising from:</p> <ul style="list-style-type: none"> <li>■ Cash advances made with Your stolen debit/credit cards.</li> <li>■ Losses that are covered by any other sources.</li> </ul>

What Is Covered	What Is Not Covered
<p>(b) Lost wages for time taken off from work to meet with the police, bureau credit agencies and/or legal counsel or to complete statutory declarations.</p> <ul style="list-style-type: none"> <li>■ Lost wages will be calculated based on the daily rate of Your last drawn monthly salary.</li> <li>■ For the self-employed, lost wages will be based on prior year tax returns and limited to wages lost within 12 months after the discovery of the unauthorized transaction.</li> </ul> <p>(c) Costs of local transportation, postage, bank charges, local and overseas telephone calls to resolve the breach of payment.</p> <p>2. Provided that:</p> <p>(a) Within 24 hours upon discovery of the fraudulent transactions:</p> <ul style="list-style-type: none"> <li>■ You make a police report detailing the explicit loss; and</li> <li>■ You report to the issuing bank and/or credit card company.</li> </ul> <p>(b) You provide evidence that the bank is not reimbursing You for the fraudulent transactions.</p> <p>(c) You provide evidence of unpaid wages.</p> <p>3. Our maximum liability:</p> <p>(a) \$5,000 for any one occurrence;</p> <p>(b) \$10,000 in the aggregate per Period of Insurance.</p>	
<p><b>Dispute with Online Merchants</b></p> <p>1. If You suffer financial loss arising directly from a dispute with an Online Merchant over an Eligible Item that You purchased online due to it being Non-compliant, We will indemnify You for Your loss.</p> <p>2. We will, at our option, pay You in cash the amount not exceeding the Purchase Price, repair or replace the Non-compliant item with one of similar type but not more extensive than the original Eligible Item when new.</p> <p>3. Provided that:</p> <p>(a) You notify the Online Merchant in writing within 3 business days of the stipulated date (for non-delivery) or actual date of receipt of the damaged or incomplete Eligible Item to make good the loss.</p> <p>Your written notification must contain the following information:</p> <ul style="list-style-type: none"> <li>■ Description of the Eligible Item (e.g. product name/code, colour, size)</li> <li>■ Invoice/Order No and Purchase Price</li> <li>■ Description of the dispute supported by photographs</li> <li>■ Stipulated date of delivery and/or date of receipt</li> </ul> <p>(b) If the Online Merchant does not remedy the Non-compliant item after 30 calendar days from Your written notification:</p> <ul style="list-style-type: none"> <li>■ You contact AAS within 24 hours for advice on the next course of action; and</li> <li>■ You make a police report in the event of non-response from the Online Merchant.</li> </ul> <p>(c) You provide evidences of purchase, payment or receipt and the articles that are Non-compliant (eg. Photographs).</p> <p>4. Our maximum liability:</p> <p>(a) \$5,000 for any one occurrence; subject to maximum \$500 any one item*; or</p> <p>(b) \$10,000 in the aggregate per Period of Insurance.</p> <p>*Where an Eligible Item consists of articles in a pair or set, We will not pay more than the value of that particular part(s) that is Non-compliant.</p>	<p>We will not pay for any claims arising from:</p> <ol style="list-style-type: none"> <li>1. Delivery charges, custom or sales taxes.</li> <li>2. Disputes concerning purchase price.</li> <li>3. Illegal or unlicensed goods e.g. weapons.</li> <li>4. Articles not deliverable by standard postal or courier service or a freight forwarder.</li> <li>5. Articles not delivered due to confiscation by customs, strike or adverse weather conditions.</li> <li>6. Articles with inherent product defects.</li> <li>7. Eligible Items do not include: <ul style="list-style-type: none"> <li>■ Cash, bullion, negotiable instruments, or vouchers/tickets of any kind, collectible stamps or coins, documents of any kind;</li> <li>■ Computer software, any data on tapes or discs;</li> <li>■ Jewellery, fragile articles (e.g. glassware, porcelain);</li> <li>■ Consumables or perishables, live plants or animals;</li> <li>■ Second-hand articles or antiques;</li> <li>■ Musical instruments and electronic equipment (e.g. computers and peripherals, camera equipment, anything that runs on batteries or electricity)</li> <li>■ articles acquired for re-sale and commercial use and articles bought from Internet auction sites</li> <li>■ Services of any nature.</li> </ul> </li> </ol>

**General Conditions (Applicable to Section 10)**

1. This insurance cover is not applicable where the Policy is issued to a corporate entity.
2. You will transfer to Us any Eligible Item(s) or part of a pair or set that are Non-compliant, and assign the legal rights to Us to recover from the party responsible up to the amount We have paid.
3. It is understood that the lawyers, IT specialists, psychologists and any other kind of professionals to whom You are referred to by AXA Assistance (AAS) are independent contractors responsible for their own acts and are not employees, agents or servants of neither AAS nor Us.
4. Furthermore, We or AAS are not responsible for any act or failure to act on the part of the lawyers, IT specialists, psychologists or any other kind of professionals referred by AAS.
5. No claim shall be payable in respect of:
  - (a) Any legal proceedings (pending or settled) with a Third Party prior to the commencement of this cover.
  - (b) Your business activities, occupation or political affiliation.
  - (c) Facts or circumstances existing prior to the commencement of this cover and which You knew or ought reasonably to know to be facts or circumstances likely to give rise to a claim.
  - (d) Loss or suffering by any Third Party.
  - (e) Loss which You have directly or indirectly created and/or endorsed.
  - (f) Your failure to take due care and precaution to safeguard Your Personal Information, Bank Account information and Internet communication.



## **ENDORSEMENTS (Applicable to Section 1)**

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

### **1. Mortgagee Clause**

Loss if any, under this Policy shall be payable to THE PARTY NAMED IN THE POLICY SCHEDULE as Mortgagees or Assignees of Mortgagee interest to the extent of their interest.

In the event of loss or damage, we will pay the Mortgagees or said Assignees to the extent of their interest and this insurance in so far as concerns the interest therein of the Mortgagees or said Assignees only shall not be invalidated by any act or neglect of the Mortgagor or Owner of the property insured, nor by anything whereby the risk is increased being done to, upon or in any building hereby insured, without the knowledge of the Mortgagees or said Assignees provided always that the Mortgagees or said Assignees shall notify us of any change of ownership or alteration or increase of risk or hazard as soon as any such change, alteration or increase shall come to their knowledge and on demand shall pay to us the appropriate additional premium from the time when such increase of risk first took place.

Whenever we shall pay the Mortgagees or said Assignees any sum for loss or damage under this Policy and shall claim that as to the Mortgagor or Owner no liability therefor existed we shall at once be legally subrogated to all rights of the Mortgagees or said Assignees to the extent of such payment and the Mortgagees or said Assignees shall do and execute all such further or other acts, deeds, transfers, assignments, instruments, and things as may be necessary or be reasonably required by us for the purpose of the better effecting such subrogation, but such subrogation shall not impair the right of the Mortgagees or said Assignees to recover the full amount of their claim.

Provided that as between us and the Mortgagor or Owner of the property insured nothing contained in this clause shall in any way constitute any waiver of, or prejudice or affect any rights which we may have against the Mortgagor or Owner of the property insured or lessen any obligations which may be imposed on the Mortgagor or Owner of the property insured either by or under this Policy or by law and such rights and obligations shall as between us and the Mortgagor or Owner of the property insured remain in full force and effect.

We reserve the right to cancel this Policy at any time as provided by the terms thereof, but in such case, this Policy shall continue to be in force for the benefit only of the Mortgagees or said Assignees for 10 days after notice to the Mortgagees or said Assignees of such cancellation and shall then cease.

### **2. Non-Cancellation Clause**

We undertake to obtain the Mortgagee's consent prior to their cancellation of the Policy if instructions have been received for the cancellation of the Policy and also to advise the Mortgagees immediately of any other material changes that are proposed to be made in terms of the insurance.

### **3. Contribution Clause**

It is hereby declared that if at any time of any loss or damage happening to any property hereby insured, thereby any other subsisting insurance or insurances, whether effected by You or by any other person or persons, covering the same property, we shall not be liable to pay or contribute more than a rateable proportion of such loss or damage.

## **GENERAL EXCLUSIONS (APPLICABLE TO ALL SECTIONS)**

This policy does not cover claims directly or indirectly caused by or arising from:

1. War, invasion, civil commotion or any act of Terrorism.
2. Ionizing radiations or contamination by radioactivity from any nuclear fuel or waste.
3. Pressure waves caused by aircraft and other aerial devices.
4. Any unexplained loss or mysterious disappearance.
5. Any illegal acts.
6. Wilful or malicious acts or failure to act by You, Your Family or anyone legally allowed in the Building.
7. Your failure to take due care and precaution to safeguard your belongings.
8. Any loss or damage if HDB town council or management corporation strata title (MCST) is responsible for replacing or repairing the damage.
9. Any loss or damage caused by the order of any government authority.
10. Wear and tear (including scratches, corrosion, stains, or dents to the surface of the item which does not affect how it works), gradual deterioration, rot, fungus, atmospheric conditions, insect infestation, process of dyeing and mechanical or electrical breakdown.
11. Any loss or damage whilst Your premises is undergoing construction, renovation or repair.
12. Restoring or recreating lost or damaged information stored in films, tapes, cards, discs or other storage devices.
13. Consequential loss or damage of any kind (other than the benefits under 'Cost of Temporary Accommodation' and 'Loss of Rent').
14. Defective design, faulty workmanship or manufacturing faults.
15. Loss or damage caused during the repair, reinstatement or replacement process.

## GENERAL CONDITIONS (APPLICABLE TO ALL SECTIONS)

You must comply with the following conditions to have the full protection of Your Policy. It is a condition precedent to Our liability that You or anyone claiming indemnity or benefit complies with the terms and conditions of this Policy.

### 1. Keeping Your Sum Insured at the correct level

You must at all times maintain the Sum Insured at a level that represents the Full Value of the insured item.

Full Value means:

- (a) For Building and FFR, this is the estimated cost of rebuilding if the building or FFR was completely destroyed. This may not necessarily be the market value.
- (b) For Contents, this is the replacement cost as new (except for clothes, furs and household linen).
- (c) For clothes, furs and household linen, this is the replacement cost for a new item, less an appropriate allowance for wear and tear or depreciation.

### 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 Reasonable Precautions

You must at all times take due care and reasonable precautions:

- (a) To prevent accidents, loss or damage;
- (b) For the maintenance and safety of the insured property; and
- (c) To safeguard Your Personal Information and details of Your Bank Account.

### 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 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' written notice 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 \$26.75 (inclusive of GST).

### 6. Other Insurances

In the event of an incident which results in a claim under this Policy and You have other insurance covering the same loss, We will not pay more than our share, subject to the Sum Insured granted under this Policy.  
(This does not apply to Section 8 – Worldwide Family Personal Accident).

### 7. Subrogation

We shall at any time be entitled to take proceedings in Your name (at our expense) to recover, for our benefit, the amount of any payment made by Us under this Policy and in which case, You must cooperate fully with Us in this respect and must not do anything to prejudice Our rights.

### 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 shall be referred for arbitration in accordance with the Arbitration Rules of the Singapore International Arbitration Centre.

### 9. Main Exclusions for each section will apply throughout that entire section

- (a) Unless specifically stated, the benefits are only payable if the insured event occurs during the Period of Insurance.
- (b) For each section (including the additional benefits), We will not pay more than the Sum Insured as stated in the Policy Schedule.
- (c) The Main Exclusions stated at the beginning of each section 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 will apply.

### 10. Claims

- (a) The payment of claims is dependent on Your providing all necessary information that We may require. Upon learning of any circumstances likely to give rise to a claim, You must:
  - Notify Us in writing within 30 days of the occurrence of such event.
  - Report to the police within 24 hours at the place of loss for any loss or theft of property.
  - Co-operate with Us in securing the conviction of the offender if the loss or damage is caused by housebreaking, malicious damage, vandalism and/or other criminal act.
  - Provide all relevant supporting documents in support of your claim;
- (b) In the event of a liability claim:
  - You must immediately send to Us any writ or summons, legal process or any other communications served on You; and
  - You must not admit liability or promise to make any payment without Our written consent.
- (c) We shall be entitled to reject Your claim if You do not comply with any of the above procedures.

### 11. No Claims Bonus (NCB)

You will enjoy a 10% discount on gross premium if Your policy is claims free for 3 consecutive years with us.

### 12. 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.

**13. Payment Before Cover Warranty - Applicable to Individual Policyholders**

- (a) The total premium due must be paid and actually received in full by Us (or the intermediary through whom this Policy was effected) on or before the inception date of the insurance and Endorsement cover.
- (b) If the total premium due is not paid and actually received in full by Us (or the intermediary through whom this Policy was effected) on or before the inception date, then the insurance or Endorsement cover shall not attach and no benefits whatsoever shall be payable. Any payment received thereafter shall be of no effect whatsoever as the cover never attached.

**Premium Payment Warranty - Applicable to Corporate Policyholders**

- (a) For Corporate Policyholders, any premium due must be paid and actually received in full by Us (or the intermediary through whom this Policy was effected) within 60 days of the:
  - inception date of the coverage; or
  - effective date of each Endorsement, if any.
- (b) If the event that any premium due is not paid and actually received in full by Us (or the intermediary through whom this Policy was effected) within the 60-day period referred to above, then:
  - the cover under the Policy is automatically terminated immediately upon expiry of the 60-day period;
  - the automatic termination of the cover shall be without prejudice to any liability incurred within the said 60 day period; and
  - We shall be entitled to a pro-rata time-on-risk premium subject to a minimum of \$26.75 (inclusive of GST).
- (c) If the Period of Insurance is less than 60 days, any premium due must be paid and actually received in full by Us (or the intermediary through whom this Policy was effected) within the Period of Insurance.

**14. Clerical Error**

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

**15. Holding Cover upon Renewal**

If You request for Us to hold cover at renewal, the maximum period that the cover can be held will be fourteen (14) days. If at the end of this period the Policy is cancelled or lapsed for any reason whatsoever, You must pay the premium for the number of days the Policy was held, in which case the renewal premium will be calculated on a pro-rated basis, subject to a minimum premium of \$26.75 (inclusive of GST).

**16. Governing Law**

This insurance cover shall be governed by and interpreted in accordance with the laws of the Republic of Singapore.

**17. 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.

**18. 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.

**Policy Owners' Protection Scheme**

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

## Schedule of Benefits

Section	Cover	Maximum Limit Payable
1	Building	Refer to Policy Schedule
	<b>Additional Benefits (Applicable to Section 1)</b>	
	Accidental Damage to Underground Services	\$200,000
	Emergency Entry	\$1,000
	Capital Addition	\$20,000
	Fixed Glass and Sanitaryware	10% of Building Sum Insured
	Landslip and Subsidence	\$20,000
2	Fixtures, Fittings & Renovation	Refer to Policy Schedule
3	Contents	Refer to Policy Schedule
	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
	<b>Additional Benefits (Applicable to Section 3)</b>	
	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
	<b>Additional Benefits (Applicable to Section 1, 2 and/or 3)</b>	
	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
	<b>Additional Benefits (Applicable to Section 4)</b>	
	Food and Drinks	\$500,000
	Property Owner's Liability	\$500,000
	Tenant's Liability	\$500,000
5	Emergency Home Assistance	\$300
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 Belonging	Refer to Policy Schedule
	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	Refer to Policy Schedule
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