



**MSIG Insurance (Singapore) Pte. Ltd.** (Co. Reg. No. 200412212G)  
4 Shenton Way, #21-01, SGX Centre 2, Singapore 068807  
Tel +65 6827 7888  
[msig.com.sg](http://msig.com.sg)

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# HOMESURE INSURANCE POLICY

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This is your HomeSure insurance policy. Please read it to make sure that you have the protection you need.

It is important that this policy document together with the **schedule** and any amendments or endorsement issued from time to time are read together to avoid any misunderstanding.

## HOW YOUR INSURANCE OPERATES

Your policy is a contract between us, the **company**, and you, our **insured** named in the **schedule**. The application form, declaration and any information you gave to us when applying for the policy, are the basis of this contract. The **schedule** and any endorsement made altering the terms of this policy, form part of this policy.

In return for your payment of the premium, we will provide you with insurance cover as described in the policy during the **period of insurance** or any subsequent period for which you pay and we accept the required premium.

## OUR PROMISE OF SERVICE

We want to provide you with a high standard of service and to meet any claims covered by this policy honestly, fairly and promptly. If you have any reason to believe that we have not done so, please contact your agent or broker. If you do not use the services of a professional intermediary, please contact us directly. We are ready to help you with your concerns.

## FREE LOOK CLAUSE

If we are issuing this policy to you for the first time, we will give you a "Free Look" period of 14 business days from the date you receive the policy. If within these 14 days, you tell us that you do not want the policy, we will cancel it from its start date and refund in full the premium you have paid so long as no claim has arisen. Please note:

1. You are assumed to have received the policy within three days after we despatch it.
2. The Free Look will not apply to renewals of your policy with us.

**A GUIDE TO THE POLICY**

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**DEFINITION OF WORDS**

(Applicable to the whole policy)

Certain words have been defined below. These have the same meaning whenever they are used in the policy and are highlighted in the policy by being shown in bold print, e.g. **insured**, **valuables**.

<b>TERM</b>	<b>DEFINITION</b>
<b>Accident</b>	An event occurring during a <b>period of insurance</b> which happens suddenly, solely and directly caused by violent and external means and gives rise to a result which the <b>insured</b> did not intend or anticipate.
<b>Building</b>	The physical structure of the house, apartment or flat (excluding foundations and drains) situated at the address shown on the <b>schedule</b> and includes any wall, gates, fence, footpath, swimming pool, patios, terraces, driveways and all other permanent fixtures and fittings which were originally part of the <b>home</b> when it was transferred by the developer or builder to the first owner of the <b>home</b> .
<b>Child</b>	Any of your unmarried dependent children aged between one and below 18 years or up to 23 years old if he or she is pursuing full-time education in a recognised tertiary institution and who is a member of the <b>household</b> .
<b>Credit card</b>	Any <b>credit card</b> , debit card, charge card, cash card or ATM card.
<b>Contents</b>	All description of household goods and personal effects belonging to the <b>insured</b> and members of your <b>household</b> or for which you are legally responsible for but excluding:  a) <b>motor vehicles</b> , caravans, trailers, aircraft, watercraft or spare parts and accessories while attached to or in any part of them;

TERM	DEFINITION
	<ul style="list-style-type: none"> <li>b) items belonging to the landlord (if any) of your <b>home</b>;</li> <li>c) any part of the <b>building</b>;</li> <li>d) <b>renovations</b>, fixtures and fittings;</li> <li>e) animals;</li> <li>f) securities, certificates and documents;</li> <li>g) <b>money</b> and <b>credit cards</b>; or</li> <li>h) property held or used for business purposes.</li> </ul>
<b>Domestic servant</b>	Domestic helper employed by you and residing at the address stated in the <b>schedule</b> .
<b>Home</b>	The area described in the title deeds situated at the address shown in the <b>schedule</b> , which is your private residence used solely for domestic purposes.
<b>Household</b>	All members of your family and any other persons (but not tenants, boarders, lodgers or paying guests) permanently living with you.
<b>Injury</b>	Bodily injury caused solely by an <b>accident</b> and not by sickness, disease or gradual physical or mental wear and tear.
<b>Insured events</b>	<p>Refers to the following:</p> <ul style="list-style-type: none"> <li>a) fire, lightning, domestic explosion;</li> <li>b) hurricane, cyclone, typhoon, windstorm, flood;</li> <li>c) bursting or overflowing of domestic water tanks, apparatus or pipes, or washing machines or water mains within the <b>building</b> insured or containing the property insured but excluding damage to such water conduits arising from wear and tear;</li> <li>d) earthquake, earthquake shock or volcanic eruption;</li> <li>e) impact by aircraft and other spatial devices or articles dropped from them;</li> <li>f) impact by any land vehicle or any animal not belonging to or under the control of the <b>insured</b> or any member of the <b>household</b>;</li> <li>g) riot, strike, civil commotion and labour disturbance involving persons other than you, your <b>household</b> or any other person living in your <b>home</b>;</li> <li>h) malicious act of any person other than you, your <b>household</b> or any other person living in your <b>home</b>;</li> <li>i) theft or attempted theft accompanied by violent or forcible entry into your <b>home</b> by any person other than a member of the <b>household</b> or any other person living in your <b>home</b>; and/or</li> <li>j) breakage or collapse of television or radio antenna, mast or part thereof, excluding the damage to such antenna, mast or part.</li> </ul>
<b>Motor vehicles</b>	Any electrically or mechanically powered vehicle including models and toys (excluding gardening implements and pedestrian controlled models and toys).

TERM	DEFINITION
<b>Money</b>	Cash, bank and currency notes, cheque, bills of exchange, promissory notes, deeds, bonds, postal orders, money orders, crossed bankers' drafts, current postage stamps, securities and travel tickets all belonging to you or for which you have accepted responsibility, and all held for personal purposes.
<b>Period of insurance</b>	The period shown in the <b>schedule</b> , and any further period for which you agree to pay and we agree to accept premium.
<b>Renovations</b>	Improvements and additions within your <b>home</b> made by you as owner or by any former owner of your <b>home</b> in the form of fixtures and fittings (including flooring, built-in wardrobes and air-conditioners), but does not include any part of the <b>building</b> .
<b>Schedule</b>	The schedule containing details of the <b>insured</b> , type of cover selected and <b>period of insurance</b> . The schedule forms part of the policy.
<b>Sum insured</b>	The amount for which you are insured as shown in the <b>schedule</b> or any subsequent endorsements.
<b>Unoccupied</b>	When your <b>home</b> is not being lived in by anyone.
<b>Valuables</b>	Jewellery, watches, furs, curios, work of art, antiques, stamps and coins collections and other collectable property, manuscripts, medals, items of gold, silver or other precious stones that are kept in your <b>home</b> .
We, us, our, the <b>company</b>	MSIG Insurance (Singapore) Pte. Ltd.
You, your, <b>insured</b>	The person(s) named as insured in the <b>schedule</b> .

## WHAT YOU ARE COVERED FOR

### SECTION I – HOME CONTENTS AND RENOVATIONS

We will cover you and your **household** for physical loss or damage to:

- a) the **contents** while such **contents** are in your **home**; and
- b) renovations

occurring in a **period of insurance** caused by an **insured event** up to the **sum insured** specified in the **schedule**.

#### Excess applicable to Section I

\$50 for each and every loss.

#### What is not covered/limits

We will not pay for:

1. more than 30% of the **sum insured** on **contents** in the aggregate in respect of **valuables**;
2. more than 15% of the **sum insured** on **contents** or up to \$7,500 whichever is lower for any one article (furniture, personal computers, audio and video equipment, pianos or organs excepted);
3. more than the **sum insured** stated for the following items:



DESCRIPTION	SUM INSURED
Mobile phones	\$500 in total
Laptop, desktop and tablet computer	\$2,000 in total
Works of Art	\$10,000 in total (including frames) and \$10,000 for any one article
Other portable device	\$500 in total
Bicycle	\$500 in total

- 4. loss or damage while your **home** is **unoccupied** for more than 60 consecutive days; or
- 5. consequential loss or damage of any kind.

**Additional benefits to Section I**

Limits specified are limits for each **period of insurance**.

**1. Alternative accommodation or loss of rent**

We will pay up to 7.5% of the **sum insured** under Section I for:

- a) the necessary cost of reasonable alternative accommodation for you and your **household**;
- b) rent which continues to be payable by you; and/or
- c) loss of rent otherwise payable to you

while your **home** remains uninhabitable due to damage to your **home** caused by an **insured event**.

**2. Temporary furniture depositories**

We will pay up to 15% of the **sum insured** under Section I for the necessary cost of temporary storage of your furniture while your **home** remains uninhabitable due to damage to your **home** caused by an **insured event**.

**3. Removal of debris**

We will pay up to 5% of **sum insured** under section I for the costs incurred for removal of debris if there has been damage which is covered by Section I of the policy.

**4. Cost of temporary protection**

We will pay up to \$1,000 for the Classic plan, up to \$1,500 for the Deluxe Plan and up to \$2,000 for the Supreme plan for the costs of temporary boarding up and/or other protection reasonably and necessarily incurred for the safeguarding of your **home** and/or **contents** pending repair and/or replacement if there has been damage which is covered by Section I of the policy.

**5. Replacement of locks and keys**

We will pay up to \$1,000 for the replacement and installation cost of locks and keys to the external doors of your **home** caused by an **insured event**.

## 6. Accidental death of domestic pet

We will pay up to \$500 in respect of any one claim for accidental death of the cat or dog that the **household** keeps as a domestic pet as a result of a motor **accident**. Documentary proof of ownership of the pet is required in the event of a claim. We will not pay for death of the domestic pet due to:

- a) natural causes, illness or disease;
- b) an intentional act by or under the order of any government or public authority; or
- c) an intentional act by you or any member of the **household** or of any other person acting with your consent or with the consent of any member of the **household**.

## 7. Loss of money

We will pay up to \$500 for the Classic plan, up to \$750 for the Deluxe plan and up to \$1,000 for Supreme plan against theft of personal **money** belonging to you or any member of the **household** occurring in your **home**.

We will not pay for:

- a) losses which are not reported to the police within 24 hours;
- b) **money** losses other than in circumstances involving forcible entry to your **home** or violence or the threat of violence;
- c) **money** belonging to the employer of any member of the **household** or relating to any business or commercial venture;  
or
- d) losses committed by any member of the **household**.

## 8. Emergency cash allowance

If your **home** is assessed by us to be uninhabitable for at least five days due to damage caused by an **insured event** and you are residing at the **home**. We will pay \$2,500 for the purchase of essential items of clothing or personal effects.

## 9. Fraudulent use of credit or ATM cards

We will pay up to \$750 for the Classic plan, up to \$1,000 for Deluxe plan and up to \$1,500 for the Supreme plan for any monetary losses incurred by you and/or any member of the **household** against unauthorised use of **credit cards** or ATM cards removed from your **home**.

We will not pay for:

- a) losses which are not reported within 24 hours of discovery to the police;
- b) losses caused by depreciation, confiscation or shortage due to errors or omissions; or
- c) theft or unauthorised use by you or any member of your **household** normally residing in your **home**.



#### 10. Contents temporarily removed

We will cover your **contents** while temporarily removed from your **home** for up to 14 days so long as they are within any residential building or hotel within Singapore at the time of loss or damage.

The maximum we will pay:

- a) for any one item is \$500; and
- b) \$7,500 for the Classic plan, \$12,000 for the Deluxe plan and \$15,000 for the Supreme plan in total for all items in the aggregate for claims made under this additional benefit of Section I.

We will not pay for loss of or damage to your **contents**:

- a) while being loaded, unloaded or transported;
- b) removed for sale or exhibition, or placed in a furniture depository;
- c) left in any vehicle; or
- d) due to theft unless someone has broken into the residential building or hotel by using force and violence.

#### 11. Accidental breakage of mirrors and glass

We will pay up to \$5,000 in respect of any one claim for accidental breakage of mirrors (other than hand held mirrors), fixed glass and glass tops of furniture in your **home**.

#### 12. Deterioration of frozen food

We will pay up to \$750 for the cost of replacing deteriorated or putrid frozen food in your deep freezer or freezer section of your refrigerator at your **home**, provided that the freezer or refrigerator is less than five years old and the frozen food is damaged by failure of the freezer.

We will not pay for:

- a) loss or damage caused by the deliberate act of you or any member of the **household**;
- b) loss or damage caused by failure of the supply of electricity occasioned by the deliberate act of any electricity authority/supplier or by the exercise of such authority/supplier of its power to withhold or restrict supply;
- c) loss or damage occurring while your **home** remains **unoccupied** for more than 60 consecutive days; or
- d) consequential loss of any kind.

#### 13. Damage to security systems

We will cover loss or damage to security systems up to \$400 for the Classic plan, up to \$600 for the Deluxe plan and up to \$800 for the Supreme plans as a result of theft or any attempt thereat.

#### 14. Conservancy charges

In the event that your **home** becomes and remains uninhabitable due to damage caused by an **insured event**, we will indemnify you for the monthly service and conservancy charges payable towards the maintenance and upkeep of the common property, so long as your **home** is uninhabitable, up to \$400 for the Classic plan, up to \$600 for the Deluxe plan



and up to \$800 for the Supreme plan.

#### 15. **Fraud or dishonesty of domestic servant**

We will pay up to \$500 for the monetary loss directly resulting from the act of fraud or dishonesty committed by your **domestic servant** provided that:

- a) the act of fraud or dishonesty must be committed during the **period of insurance**;
- b) the act of fraud or dishonesty must be discovered during the **period of insurance** or within 30 days after the policy expiry or within 30 days after death, dismissal or expiry of employment contract of the **domestic servant**, whichever is the sooner;
- c) discovery of any act of fraud or dishonesty must be reported to the police within 24 hours; and
- d) it is the duty of the **insured** to prove that the monetary loss is a direct result of the act of fraud or dishonesty committed by the **domestic servant**.

#### 16. **Fire extinguishing expenses**

We will pay up to \$1,000 for the Classic plan, up to \$2,000 for the Deluxe plan and up to \$3,000 for the Supreme plan for the cost of replenishment of fire fighting appliances kept in your **home**, if You have used them for extinguishing a fire in your **home**.

#### 17. **Automatic reinstatement of sum insured**

In the event of any loss covered by Section I and in the absence of written notice by us or you stating otherwise, the amount of insurance cover reduced by such loss will be automatically reinstated as from the date of the loss provided you pay the appropriate additional premium computed from the date of the loss to the expiry of the **period of insurance**.

#### 18. **Accidental loss of or damage to legal documents**

We will pay up to \$1,000 for loss of or damage to title deeds and other legal documents whist kept in locked drawers in the **building** or deposited in any bank safe deposit boxes in Singapore.

#### 19. **Home alteration due to disability**

We will pay up to \$10,000 for medically necessary modification to or mobility equipment for your **home** prescribed by a doctor, should you, your spouse or **child** sustain a permanent disablement due to an **accident** during the **period of insurance**.

#### **Basis of claims settlement**

(Applicable to Section I only)

We will pay the cost of repair of each item that is partially damaged, or replacement as new if it is totally lost or destroyed, subject to the repairs or replacement being carried out within a reasonable time. The **sum insured** on **contents** and **renovations** must represent the full value as new at the time of the loss or damage. If they do not, then payment will only be made after deduction for any wear and tear or depreciation.

If a damaged item can be repaired but the repair is not carried out, we will pay the reduction in the value of the item as a result of the loss or damage up to the estimated cost of the repair.





If an item has been totally lost or destroyed or cannot be satisfactorily repaired and a replacement is not carried out, we will pay the value of the item at the time of the loss or damage.

We will not pay for the replacement of, or work on, any undamaged or remaining items solely because they form part of a set, suite, group or collection of articles of a similar nature, colour, pattern or design.

Where any insured property consists of articles in a pair or set, we will only pay the value of any particular part or parts which may be lost or damaged, without reference to any special value which the articles may have as part of such pair or set and only up to the proportionate part of the **sum insured** of the pair or set.

The most that we will pay under this section I for **contents** and **renovations** is the respective **sum insured** shown in the **schedule**.

## SECTION II – WORLDWIDE PERSONAL LIABILITY

### 1. Personal legal liability

- a) We will pay up to \$1,000,000 any one occurrence or series of occurrences arising from or attributable to one source or cause, in respect of which you or any member of your **household** become legally liable to pay in your or their capacity as a private individual or as occupiers of your **home** for accidental:
  - i) death, or bodily injury to any person; and/or
  - ii) loss or damage to property which neither belongs to, nor is in the charge or control of you or any member of your **household** occurring anywhere in the world during the **period of insurance**.
- b) We will also pay:
  - i) costs and expenses of litigation recovered by any claimant from you or any member of the **household**; and/or
  - ii) costs and expenses of legal defence incurred by you or any member of the **household** with our written consent.

### 2. Tenant's liability

- a) We will pay up to \$500,000 any one occurrence or series of occurrences arising from or attributable to one source or cause, in respect of which you as a tenant of your **home** become legally liable as a result of a negligent act to pay for loss or damage to the:
  - i) building or any part of the building not belonging to you but while under your occupation; and/or
  - ii) contents, fixtures and fittings in the home not belonging to you but is in your charge or control.
- b) We will also pay:
  - i) costs and expenses of litigation recovered by any claimant from you or any member of the **household**; and/or
  - ii) costs and expenses of legal defence incurred by you or any member of the **household** with our written consent.

### Limit of amount payable

The aggregate amount we will pay in respect of Item 1 - Personal legal liability and Item 2 - Tenant's liability under Section II arising from any one occurrence or series of occurrences consequent or attributable to one source or cause, regardless of the number of claimants or number of members of the **household** involved, and in respect of any one **period of insurance**, shall not exceed \$1,000,000.



The aggregate amount we will pay in respect of Item 1 - Personal liability under Section II arising from any one occurrence or series of occurrences consequent or attributable to one source or cause, regardless of the number of claimants or number of members of the **household** involved and in respect of any one **period of insurance** shall not exceed \$2,000,000 for each **insured** if there are other similar insurance taken up with us.

### **What is not covered**

We will not pay for:

1. liability in respect of loss or damage to property belonging to or in the charge or under the control of you or any member of the **household** (except as provided for in the policy as described under section II, item 2 – Tenant’s liability);
2. liability for death, **injury** or loss of or damage to property:
  - a) arising out of any deliberate or malicious act;
  - b) arising from the ownership, possession or use of lifts, **motor vehicles** and any trailers or caravans attached, aircrafts, marine crafts or firearms;
  - c) arising out of your own employment, business or profession, or that of any member of the **household**;
  - d) suffered by any one under a contract of service or employment with you or any member of the **household**;
  - e) arising out of a contract or agreement which shall include tenancy agreement(s) which would not have arisen in the absence of such contract or agreement;
  - f) arising out of use of any horse for the purpose of racing or polo;
  - g) arising solely out of your ownership of the **home**, or any other homes owned by you; or
  - h) arising out of the ownership or possession of any land or building by you or any member of the **household**;
3. fines, penalties, exemplary or punitive damages;
4. any claim or loss arising out of any activities and/or business conducted and/or transacted via the internet, intranet, extranet and/or via your or any member of the **household** own website, internet site, web address and/or via the transmission of electronic mail or documents by electronic means; or
5. claims and losses based upon, arising out of, directly or indirectly resulting from or in consequence of, or any way involving:
  - a) asbestos, or
  - b) any actual or alleged asbestos related injury or damage involving the use, presence, existence, detection, removal, elimination or avoidance of asbestos or exposure or potential exposure to asbestos.

### **6. Communicable disease exclusion**

This clause shall be paramount and shall override anything contained in this insurance inconsistent therewith.

- a) Notwithstanding any provision to the contrary within this policy, this policy does not cover all actual or alleged loss, liability, damage, compensation, injury, sickness, disease, death, medical payment, defence cost, cost, expense or any other amount, directly or indirectly and regardless of any other cause contributing concurrently or in any sequence, originating from, caused by, arising out of, contributed to by, resulting from, or otherwise in connection with a



Communicable Disease or the fear or threat (whether actual or perceived) of a Communicable Disease.

- b) For the purposes of this endorsement, loss, liability, damage, compensation, injury, sickness, disease, death, medical payment, defence cost, cost, expense or any other amount, includes, but is not limited to, any cost to clean-up, detoxify, remove, monitor or test for a Communicable Disease.
- c) As used herein, a Communicable Disease means any disease which can be transmitted by means of any substance or agent from any organism to another organism where:
  - i) the substance or agent includes, but is not limited to, a virus, bacterium, parasite or other organism or any variation thereof, whether deemed living or not, and
  - ii) the method of transmission, whether direct or indirect, includes but is not limited to, airborne transmission, bodily fluid transmission, transmission from or to any surface or object, solid, liquid or gas or between organisms, and
  - iii) the disease, substance or agent can cause or threaten bodily injury, illness, emotional distress, damage to human health, human welfare or property damage.

### SECTION III – FAMILY ACCIDENTAL DEATH PROTECTION

#### What is covered

##### 1. Accidental death

If you, your spouse or **child** suffers death due to **injury** during the **period of insurance** occurring anywhere in the world, we will pay you or your legal personal representative the benefits as described below so long as death occurs within 90 days of the **injury**.

The maximum that we will pay is:

	CLASSIC PLAN	DELUXE/SUPREME PLAN
You	\$20,000	\$30,000
Your spouse	\$20,000	\$30,000
Your child(ren)	\$10,000 each	\$15,000 each
Aggregate limit for the <b>period of insurance</b>	\$50,000	\$75,000

#### What is not covered

We will not pay:

- 1. if the deceased was more than 70 years old at the time the **injury** occurred;
- 2. if death is consequent upon:
  - a) suicide or any attempted suicide;
  - b) self-inflicted injury;
  - c) the effects of intoxicating liquor or illegal drugs;



- d) pregnancy, childbirth;
  - e) any kind of diseases or illness; or
  - f) pre-existing physical or mental defects or infirmity including insanity;
3. if death is caused while you, your spouse or child(ren) were engaging in or taking part in:
- a) any naval, military or air force service or operation;
  - b) air travel except as a fare-paying passenger in a fully licensed passenger carrying aircraft;
  - c) any trade, technical or sporting activity or as crew, all in connection with an aircraft;
  - d) any kind of race (other than on foot or swimming) or trial of speed or reliability;
  - e) sports in professional capacity or dangerous sports such as parachuting, hang gliding, mountaineering, rock climbing;  
or
  - f) winter sports.

#### SECTION IV – EMERGENCY HOME ASSIST

This policy gives you access to a 24-hour MSIG Assist helpline. You can call MSIG Assist for the following assistance services in Singapore:

##### 1. Telephone medical advice

MSIG Assist will arrange for the provision of medical advice to you over the telephone.

##### 2. Arrangement of private medical transportation

In the event that any member of the **household** is immobilised and private medical transportation has been requested, MSIG Assist will arrange for private medical transportation to the place of medical treatment.

##### 3. Plumber referral

In the event that your **home** plumbing is clogged or has sprung a leak, MSIG Assist will provide you with referral information to plumbers as well as their costs. MSIG Assist will also assist you in arranging for a house call, if necessary.

##### 4. Electrician referral

In the event that your **home** requires electricians to provide services like installation and maintenance of electrical fittings or repair of household electrical appliances, MSIG Assist will provide you with referral information to electricians as well as their costs. MSIG Assist will also assist you in arranging for a house call, if necessary.

##### 5. Locksmith assistance

In the event that you are locked out of your **home**, MSIG Assist will provide you with referral information to locksmiths as well as their costs. MSIG Assist will also assist you in arranging for a house call, if necessary.

The MSIG Assist helpline only provides referral information and arrangement assistance. The services providers are not the agents of the **company**. You have to pay the service providers directly for the costs of any services rendered.



The **company** does not warrant the services of the service providers. The **company** is in no way responsible or liable for the action of or advice or information given or statements made by the service providers or any person in the provision of services or assistance under this section.

The **company** is therefore not liable for any **injury**, damage or loss to persons, property or goods in any way arising from any act, omission, default or neglect of the service providers or any persons in the provision of service or assistance under this section.

**MSIG ASSIST HELPLINE +65 6337 6776**

## **SECTION V – BUILDING**

Please refer to the policy schedule to see if this section is applicable.

### **Building**

We will cover you and your **household** for any physical loss or damage to your **building** caused by an **insured event** up to the **sum insured** specified in the **schedule**.

### **Excess applicable to Section V**

\$100 for each and every loss caused by hurricane, cyclone, typhoon, windstorm, flood, water discharged or overflowing or leaking from pipes, water systems or installations, roofs, roof guttering and down- pipes.

### **What is not covered**

We will not pay for:

- a) loss or damage while your **home** is **unoccupied** for more than 60 consecutive days; or
- b) consequential loss or damage of any kind.

### **Average clause**

In the event of under-insurance where the **sum insured** is less than 80% of full rebuilding costs at the time of the loss or damage, the amount payable by us under this loss or damage is the proportion which the **sum insured** bears to the total current rebuilding costs of the house, apartment or flat so insured as at the time of the loss. You are considered as being your own insurer for such under-insurance and shall bear a rateable proportion of the loss.

### **Additional benefits to Section V**

#### **1. Building fees and costs**

We will cover for:

- a) fees, clearance and shoring up costs, incurred with our prior consent;
- b) architects', surveyors', consulting engineers' and legal fees which you have to pay to reinstate the **building**; and/or
- c) the additional cost of reinstatement of the **building** on the same or another site incurred in complying with statutory building regulations

following loss or damage insured by this section, provided that such fees and costs together with the amount otherwise



payable under this section does not exceed the **sum insured on building**.

We will not pay for:

- a) fees charged for the preparation of any claim;
- b) fees exceeding those authorised under the scale of the various institutions and/or bodies regulating such fees prevailing at the time of the destruction or damage; or
- c) costs incurred in complying with statutory building regulations:
  - i) under which notice has been served upon you prior to the loss or damage;
  - ii) in respect of undamaged portions of the **building**.

## 2. Property owner's liability

We will indemnify you against legal liability incurred by reason of your ownership but not occupation of the **building** caused by any defect in the **building** which results in accidental:

- a) death, **injury**, illness or disease of any person; and/or
- b) loss or damage to property which neither belongs to or is in the charge or control of you or any member of your **household**.

We will also pay you:

- a) costs and expenses of litigation recovered by any claimant from you; and/or
- b) costs and expenses of legal defence incurred by you with our written consent.

Cover under this Item 2 is subject to the terms, conditions and exceptions of this policy, including the following:

The maximum limit we will pay under this Section V Item 2 for all sums payable to any claimant or any number of claimants in respect of or arising out of any one occurrence or in respect of or arising out of all occurrences of a series consequent on or attributable to one source or original cause is \$1,000,000.

Where claim(s) are made under section II and/or this Section V Item 2 of the policy in respect of any one occurrence or in respect of or arising out of all occurrences of a series consequent on or attributable to one source or original cause, the maximum aggregate limit we will pay is \$1,000,000.

### Special condition

You shall at all times see that the **building** is kept in good repair and if any defects be discovered by complaints from tenants or otherwise, you must cause such defects to be made good without delay and in the meantime cause such temporary precautions to be taken as the circumstances may require.

So far as is reasonable, no alteration or repair shall without the consent of the **company** be made to the **building** after the **accident** has occurred until the **company** has had the opportunity of inspecting it.

We will not pay for:

- a) liability for death, **injury** or loss or damage to property:
  - i) arising out of any deliberate act or malicious act;

- ii) arising out from the ownership, possession or use of lifts, **motor vehicles** and any trailers or caravans attached, aircrafts, marine crafts or firearms;
  - iii) arising out of your own employment, profession or business or that of any member of your **household**;
  - iv) suffered by anyone under a contract of service or employment with you or a member of your family; or
  - v) arising out of any contract or agreement which would not have arisen in the absence of such contract or agreement;
- b) fines, penalties, exemplary or punitive damages;
- c) any claim or loss arising out of any activities and/or business conducted and/or transacted via the internet, intranet, extranet and/or via your or any member of the **household's** own website, internet site, web address and/or via the transmission of electronic mail or documents by electronic means; or
- d) claims and losses based upon, arising out of, directly or indirectly resulting from or in consequence of, or any way involving:
- i) asbestos, or
  - ii) removal, elimination or avoidance of asbestos or exposure or potential exposure to asbestos.

### **Basis of claims settlement**

We will pay the cost of repair of each item that is partially damaged, or replacement as new if it is totally lost or destroyed, subject to the repairs or replacement being carried out. The **sum insured on building** must represent the rebuilding cost at the time of the loss or damage. If it does not, then payment will be made after deduction for any wear and tear or depreciation.

We will not pay, in addition, any reduction in market value.

We will not pay for the replacement of, or work on, any undamaged or remaining parts of the **building** solely because they form part of a set, suite, group or collection of articles of a similar nature, colour, pattern or design.

The **sum insured on building** will be reinstated automatically from the date of notification of any claim under this section subject to the payment of an additional premium.

### **Provisions**

#### **1. Maintenance**

Your policy does not cover you for the cost of gradual deterioration – it is not a maintenance contract. Your cover is conditional upon you keeping your property in good order and taking reasonable steps to avoid loss or damage.

#### **2. Sums insured**

You must ensure that your **sums insured** is kept up to date. If you extend or make improvements to your **home** you will increase its rebuilding costs, so remember to increase the **sum insured**.

## GENERAL EXCEPTIONS

(Applicable to the whole policy)

This policy does not insure any destruction of or damage to any property or any consequential loss or any legal liability or any **injury**, illness or disease to any person directly or indirectly caused by, or contributed to, or arising from:

1. Sonic bangs or pressure waves caused by aircraft or other aerial devices.
2. Consequential loss or damage of any kind unless specifically provided for otherwise in the policy.
3. Pollution or contamination except to the extent expressly provided.
4. Any unexplained loss or mysterious disappearance.
5. Deliberate acts by you or any of the adult members of your household.
6. Institute radioactive contamination, chemical, biological, biochemical and electromagnetic weapons exclusion clause

This clause shall be paramount and shall override anything contained in this insurance inconsistent therewith;

In no case shall this insurance cover loss damage liability or expense directly or indirectly caused by or contributed to by or arising from:

- a) ionising radiations from or contamination by radioactivity from any nuclear fuel or from any nuclear waste or from the combustion of nuclear fuel
- b) the radioactive, toxic, explosive or other hazardous or contaminating properties of any nuclear installation, reactor or other nuclear assembly or nuclear components thereof
- c) any weapon or device employing atomic or nuclear fission and/ or fusion or other like reaction or radioactive force or matter
- d) the radioactive, toxic, explosive or other hazardous or contaminating properties of any radioactive matter. The exception in this sub-clause does not extend to radioactive isotopes, other than nuclear fuel, when such isotopes are being prepared, carried, stored, or used for commercial, agricultural, medical, scientific or other similar peaceful purposes
- e) any chemical, biological, bio-chemical, or electromagnetic weapon.

### 7. War and terrorism exclusion

The insurance by this policy excludes:

death, disability, loss, damage, destruction, any legal liabilities, cost or expense including consequential loss of whatsoever nature, directly or indirectly caused by, resulting from or in connection with any of the following regardless of any other cause or event contributing concurrently or in any other sequence to the loss:

- a) war, invasion, acts of foreign enemies, hostilities or warlike operations (whether war be declared or not), civil war, rebellion, revolution, insurrection, civil commotion assuming the proportions of or amounting to an uprising, military or usurped power; or



- b) any act of terrorism including but not limited to
  - i) the use or threat of force, violence and/or
  - ii) harm or damage to life or to property (or the threat of such harm or damage) including, but not limited to, nuclear radiation and/or contamination by chemical and/or biological agents,  
  
by any person(s) or group(s) of persons, committed for political, religious, ideological or similar purposes, express or otherwise, and/or to put the public or any section of the public in fear; or
- c) any action taken in controlling, preventing, suppressing or in any way relating to (a) or (b) above.

If the **company** alleges that by reason of this exclusion, any loss, damage, cost or expense is not covered by this insurance the burden of proving the contrary shall be upon the **insured**.

#### 8. Political risks exclusion

This insurance does not cover loss or damage occasioned directly or indirectly by or through or in consequence of any of the following occurrences namely:

- a) permanent or temporary dispossession resulting from confiscation nationalisation commandeering or requisition by any lawfully constituted authority
- b) permanent or temporary dispossession of any building resulting from the unlawful occupation of such building by any person

provided that the **company** is not relieved of any liability to the **insured** in respect of physical damage to the property insured occurring before dispossession or during temporary dispossession which is otherwise covered by this policy

- c) the destruction of property by order of any public authority

In any action suit or other proceeding where the **company** alleges that by reason of the provisions above any loss destruction or damage is not covered by this insurance the burden of proving that such loss destruction or damage is covered shall be upon the **insured**.

#### 9. Date recognition general exception

There is no insurance under this policy in respect of any claim of whatsoever nature which arises directly or indirectly from or consists of the failure or inability of any

- a) electronic circuit, microchip, integrated circuit, microprocessor, embedded system, hardware, software, firmware, program, computer, data processing equipment, telecommunication equipment or systems, or any similar device
- b) media or systems used in connection with any of the foregoing

whether the property of the **insured** or not, at any time to achieve any or all of the purposes and consequential effects intended by the use of any number, symbol or word to denote a date including without limitation, the failure or inability to recognise capture save retain or restore and/or correctly to manipulate, interpret, transmit, return, calculate or process any date, data, information, command, logic or instruction as a result of

- i) recognising using or adopting any date, day of the week or period of time, otherwise than as, or other than, the true or correct date, day of the week or period of time
- ii) the operation of any command or logic which has been programmed or incorporated into anything referred to in (a) and (b) above



but this general exception shall not exclude any claim for subsequent loss or destruction of or damage to any property or consequential loss which itself results from a Defined Contingency (as defined hereunder) arising under any of the following sections but only to the extent that such claim would otherwise be insured under that section

Section I - Home contents and renovations

Section V - Building

This general exception does not apply in respect of any of the following sections

Section II - Worldwide personal liability

Section III - Family accidental death protection

### **Definition**

For the purpose of this general exception only, "Defined Contingency" shall mean fire, lightning, explosion, aircraft and other aerial devices or articles dropped therefrom, riot, civil commotion, strikers, locked out workers, persons taking part in labour disturbances, malicious persons other than thieves, earthquake, storm, flood, escape of water from any tank apparatus or pipe, impact by any road vehicle or animal, or theft.

## **10. Communicable disease exclusion**

This clause shall be paramount and shall override anything contained in this insurance inconsistent therewith.

- a) Notwithstanding any provision to the contrary, this policy excludes any loss, damage, liability, claim, cost or expense of whatsoever nature, directly or indirectly caused by, contributed to by, resulting from, arising out of, or in connection with a Communicable Disease or the fear or threat (whether actual or perceived) of a Communicable Disease regardless of any other cause or event contributing concurrently or in any other sequence thereto.
- b) As used herein, a Communicable Disease means any disease which can be transmitted by means of any substance or agent from any organism to another organism where:
  - i) the substance or agent includes, but is not limited to, a virus, bacterium, parasite or other organism or any variation thereof, whether deemed living or not, and
  - ii) the method of transmission, whether direct or indirect, includes but is not limited to, airborne transmission, bodily fluid transmission, transmission from or to any surface or object, solid, liquid or gas or between organisms, and
  - iii) the disease, substance or agent can cause or threaten damage to human health or human welfare or can cause or threaten damage to, deterioration of, loss of value of, marketability of or loss of use of property.

All other terms, conditions and exclusions of the policy remain the same.

## **11. Property cyber and data exclusion**

This clause shall be paramount and shall override anything contained in this insurance inconsistent therewith

- a) Notwithstanding any provision to the contrary within this policy or any endorsement thereto this policy excludes any:
  - i) Cyber Loss;
  - ii) loss, damage, liability, claim, cost, expense of whatsoever nature directly or indirectly caused by, contributed to by, resulting from, arising out of or in connection with any loss of use, reduction in functionality, repair, replacement, restoration or reproduction of any Data, including any amount pertaining to the value of such Data;

regardless of any other cause or event contributing concurrently or in any other sequence thereto.

- b) In the event any portion of this endorsement is found to be invalid or unenforceable, the remainder shall remain in full force and effect.
- c) This endorsement supersedes and, if in conflict with any other wording in the policy or any endorsement thereto having a bearing on Cyber Loss or Data, replaces that wording.

### Definitions

- d) Cyber Loss means any loss, damage, liability, claim, cost or expense of whatsoever nature directly or indirectly caused by, contributed to by, resulting from, arising out of or in connection with any Cyber Act or Cyber Incident including, but not limited to, any action taken in controlling, preventing, suppressing or remediating any Cyber Act or Cyber Incident.
- e) Cyber Act means an unauthorised, malicious or criminal act or series of related unauthorised, malicious or criminal acts, regardless of time and place, or the threat or hoax thereof involving access to, processing of, use of or operation of any Computer System.
- f) Cyber Incident means:
  - i) any error or omission or series of related errors or omissions involving access to, processing of, use of or operation of any Computer System; or
  - ii) any partial or total unavailability or failure or series of related partial or total unavailability or failures to access, process, use or operate any Computer System.
- g) Computer System means:
  - i) any computer, hardware, software, communications system, electronic device (including, but not limited to, smart phone, laptop, tablet, wearable device), server, cloud or microcontroller including any similar system or any configuration of the aforementioned and including any associated input, output, data storage device, networking equipment or back up facility,  
  
owned or operated by the Insured or any other party.
- h) Data means information, facts, concepts, code or any other information of any kind that is recorded or transmitted in a form to be used, accessed, processed, transmitted or stored by a Computer System.

## GENERAL CONDITIONS

(Applicable to the whole policy)

The conditions which appear in the policy or in any endorsement are part of the contract and must be complied with. They are, where their nature permits, conditions precedent to the right to recover from us.

### 1. Misrepresentation

Any misrepresentation, misdescription or non-disclosure material facts by the **insured** will entitle the **company** to alter, amend, cancel or void the policy having regard to the true facts. A material fact is any information that could influence the **company** in its assessment of the proposal.



## 2. Precautions

You must take all reasonable steps to safeguard against **accident, injury**, illness, disease, loss or damage, in particular:

- a) proper maintenance of the **building, renovations** or **contents**;
- b) the securing of all doors, windows and other means of entrance;
- c) the prevention of bodily injury and loss of or damage to the property;
- d) at all times acting with due care and attention as if the policy were not in force; and
- e) complying with all statutory obligations.

## 3. Notifications

You must notify us immediately if:

- a) there is any change of address of your permanent residence;
- b) your **home** is loaned or let while you and your **household** are living elsewhere for more than 60 consecutive days;
- c) any change shall be made in your premises, or the duties of any member of your **household** which increases the risk of loss, damage or **accident**;
- d) your interest in your **home** ceases, unless the cessation is brought about by will or operation of law; and/or
- e) you are declared bankrupt.

## 4. Cancellation

Either the **insured** or the **company** may cancel this policy by giving the other party 14 days' notice in writing sent to the last known address. Refunds of premium in respect of a **period of insurance** will be made as follows:

- a) If the **insured** cancels the policy, a short period refund for the unexpired **period of insurance**, subject to a minimum premium of \$50 to be retained by the **company**, will be paid to you. There will be no refund in the event of a claim.
- b) If the **company** cancels the policy, we will make a pro-rata refund of the premium paid.

## 5. Alterations

At each renewal of this policy, we reserve the right to vary the premium payable and all other terms, conditions and exceptions of the policy. We will notify you of such change at least 30 days' before the renewal date. Your continued payment of premium after we give such notice will mean that you accept the change.

## 6. Jurisdiction

The indemnity provided by this policy shall not apply in respect of judgments which are not in the first instance delivered by obtained from a court of competent jurisdiction within Singapore, nor to orders obtained in the said court for the enforcement of judgments made outside Singapore whether by way of reciprocal agreements or otherwise.



## 7. Governing law

The policy is to be construed according to the laws of the Republic of Singapore.

## 8. Exclusion of rights under the Contracts (Rights of Third Parties) Act 2001

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

## CLAIM CONDITIONS

(Applicable to the whole policy)

We will act in good faith in all our dealings with you. Equally, the payment of claims is dependent on:

Your own observance of the following:

1. Notifying us immediately if any event occurs which may give rise to a claim under this policy. You must not make any admission of liability, or any offer, promise or payment without our written consent.
2. Reporting in writing to us as soon as reasonably possible, full details of any incident which may result in a claim under this policy, and taking all reasonable action to minimise any loss or damage.
3. Forwarding to us immediately upon receipt, every writ, summons, legal process or other communication in connection with the claim.
4. Notifying us immediately if you have any knowledge of any impending prosecution, inquest or fatal **accident** inquiry in connection with any occurrence which may give rise to a claim.
5. Giving all necessary information and assistance that we may require, including written details of the claim you wish to make, and all relevant supporting documents, at your expense or at the expense of any claimant in the form and nature required.
6. Not abandoning any property to us.
7. Notifying the police as soon as reasonably possible of:
  - a) the fact that any insured property has been lost outside your **home**; and/or
  - b) loss or damage caused by theft, arsonist, rioters or malicious persons.
8. You or anyone acting on your behalf not making any fraudulent, false or exaggerated claims, otherwise we shall be under no obligation to make any payment under this policy.

### Your recognition of our right:

9. At our own option to repair, replace or reinstate any lost or damaged item or part of it, or pay the amount of the loss or damage in money.
10. In respect of claims for indemnity against liability:
  - a) to take over and deal with in the name of any member of the **household** the defence or settlement of any claim made under this policy; and



- b) as regards to Section II, to pay to you or any other members of the **household** the maximum sum payable under this policy or any lesser sum for which the third party's claim can be settled and we will from then on be under no liability under the policy in relation to such claims except for costs and expenses of litigation incurred prior to the date we effected the payment.
11. To take proceedings in your name or that of any member of your **household**, but at our expense, to recover for our benefit the amount of any payment made under this policy.
12. When an incident results in a claim under this policy and there is other insurance which covers the same loss, damage, expense or liability, we will pay only our proportionate share.
13. On the happening of any loss or damage to the property insured, to enter any **building** where the loss or damage has occurred and if we wish, to take and keep possession of the property insured and to deal with salvage in a reasonable manner.
14. If there is any dispute as to the liability and/or amount to be paid under this policy, such dispute shall be determined by arbitration in accordance with the statutory provisions on arbitration in that behalf for the time being in force. It is hereby expressly stipulated that it shall be a condition precedent to any right of action or suit upon this policy that an arbitration award shall be first obtained.

If the dispute shall not within 12 months from the date of disclaimer of liability or date of rejection of the offer made have been referred to arbitration under the provisions herein contained, then such claim shall for all purposes be deemed to have been abandoned and shall not thereafter be recoverable hereunder.

15. If an action or suit is not commenced within 12 months after the arbitration award is made under Claim Condition 14 of this policy, the **company** shall not be liable for such claim under this policy and such claim shall for all purposes be deemed to have been abandoned and shall not thereafter be recoverable against the **company**.

All persons covered by this policy must also observe its terms and conditions.

#### PAYMENT BEFORE COVER WARRANTY

(Applicable to policy issued to an individual)

1. The premium due must be paid to the **company** (or the intermediary through whom this policy was effected) on or before the inception date or the renewal date of the coverage. Payment shall be deemed to have been effected to the **company** or the intermediary when one of the following acts takes place:
  - a) cash or honoured cheque for the premium is handed over to the **company** or the intermediary;
  - b) a credit or debit card transaction for the premium is approved by the issuing bank;
  - c) a payment through an electronic medium including the internet is approved by the relevant party;
  - d) a credit in favour of the **company** or the intermediary is made through an electronic medium including the internet.
2. In the event that the total premium due is not paid to the **company** (or the intermediary through whom this policy was effected) on or before the inception date or the renewal date, then the insurance shall not attach and no benefits whatsoever shall be payable by the **company**. Any payment received thereafter shall be of no effect whatsoever as cover has not attached.



3. In respect of insurance coverage with Free Look provision, the **insured** may return the original policy document to the **company** or intermediary within the Free Look period if the **insured** decides to cancel the cover during the Free Look period. In such an event, the **insured** will receive a full refund of the premium paid to the **company** provided that no claim has been made under the insurance and the cover shall be treated as if never put in place.

### **Premium payment warranty**

(Only applicable to policies issued to business or commercial establishment)

1. Notwithstanding anything herein contained but subject to clause 2 hereof, it is hereby agreed and declared that if the **period of insurance** is 60 days or more, any premium due must be paid and actually received in full by the **company** (or the intermediary through whom this policy was effected) within 60 days of the inception date of the coverage under the policy, renewal certificate or cover note.
2. In the event that any premium due is not paid and actually received in full by the **company** (or the intermediary through whom this policy was effected) within the 60 day period referred to above, then:
  - a) the cover under the policy, renewal certificate or cover note is automatically terminated immediately after the expiry of the said 60 day period;
  - b) the automatic termination of the cover shall be without prejudice to any liability incurred within the said 60 day period; and
  - c) the **company** shall be entitled to a pro-rata time on risk premium subject to a minimum of \$25.
3. If the **period of insurance** is less than 60 days, any premium due must be paid and actually received in full by the **company** (or the intermediary through whom this policy was effected) within the **period of insurance**.

## **USEFUL PROCEDURES**

### **1. Making a claim**

Report your claim to us and send us a completed claim form together with all supporting documents. Information requested on the claim form includes the claimant's personal particulars, contact details and policy number. You should also include a brief description of the claim and particulars of other persons or witnesses involved, if applicable. Refer to our website for details.

### **2. Your feedback channels**

If you have any feedback or comments on our service, tell us about it. Our service quality team will acknowledge receipt of your feedback within one working day and give you a final reply within seven working days. Refer to our website for details.

### **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 MSIG or visit GIA/LIA or SDIC websites ([www.gia.org.sg](http://www.gia.org.sg) or [www.lia.org.sg](http://www.lia.org.sg) or [www.sdic.org.sg](http://www.sdic.org.sg)).

**IMPORTANT - The insured is requested to read this policy. If any error or misdescription be found, the policy should be returned to the issuing office for correction.**