



HomeGR8 Essential

Policy Conditions

Here is **your** HomeGR8 Essential Insurance policy document. Please read it with the **schedule** to make sure that **you** understand the terms and conditions and have the protection **you** need.

It is important that **you** carefully read this policy document, the **schedule** and any amendment or endorsement issued (which all together make up the **policy**) from time to time to avoid any misunderstanding. If **you** find any mistake or inaccuracy, return the documents to **us** or **your** insurance intermediary (the person who arranged this insurance for **you**) so they can be corrected.

If **you** have any questions after reading these documents, please contact **us** or **your** insurance intermediary. If there are any changes that may affect the cover, please contact **us** immediately.

Important notice

The cover provided under the policy is based on the information **you** gave in the proposal form.

All the information **you** give **us** must be complete and accurate (as far as **you** know or should know), otherwise the cover under the **policy** will not apply.

About the policy

The **policy** sets out the terms and conditions of a contract of insurance between **you** and **us**. That contract is based on the proposal form, declaration and any information **you** provided when **you** applied for cover.

In return for the premium **you** pay **us**, **we** will provide the cover described in the **policy** during the **period of insurance** or any subsequent period **we** accept a premium for, as long as **you** keep to the terms and conditions of the contract of insurance between **you** and **us**.

Customer care

We are committed to providing a high standard of service and customer care. If **you** ever feel that **we** have not provided the service **you** expected, please contact **us** or **your** insurance intermediary (if **you** used one). If this insurance was not arranged for **you** by an insurance intermediary, please contact **us** direct, preferably in writing.

Important – Please remember to quote **your** policy number or other reference in any communication with **us**.

Free-look provision (for non-corporate insured)

The **policy** has a free-look provision (that is, a provision which allows **you** to cancel the **policy** within a specific number of days and get a full refund). Under that provision, **you** can cancel the **policy** by writing to **us** within 14 business days from the date **you** received this policy document (the free-look period). **We** will refund the premium **you** have paid, as long as **you** have not made a claim.

If **we** sent **you** this policy document by post, **you** are considered to have received it three working days after the date **we** posted it.

The free-look provision applies only to new policies, not renewals.

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Definitions

Accident

A sudden, unexpected event which happens at an identified time and place and is the only cause of the death, **injury**, loss or damage **you** are claiming for.

Building

The physical structure of **your home**, including **your** garages, outbuildings, swimming pools, terraces, footpaths, driveways, gardens, gates and fences, and **renovations** within **your home**.

The building must be built of brick or concrete and roofed with tiles or other material that can withstand high temperatures for a long time.

Family

You and:

- **your** husband or wife;
- **your** biological or legally adopted children; and
- any other person (other than paying guests or tenants);

who permanently live with **you** in **your home**.

Home

The house, apartment or flat **you** live in at the address in Singapore shown in the **schedule**.

Household contents

Any moveable household item in **your home** or on the **building**, except for:

- motor vehicles, watercraft, and their accessories;
- money, securities, certificates and documents of any kind;
- pets or livestock; and
- property owned or held by **you** or **your family** in connection with any business, profession or trade.

Hospital

An institution that is lawfully run as a hospital and:

- is run to provide full-time care and treatment to inpatients;
- has a staff of nurses;
- has one or more medical doctors available at all times; and
- has facilities for diagnosis and treatment, including (if necessary) facilities for major surgery.

This does not include any institution or special unit used mainly:

- as a clinic, nursing home, rest home or convalescent home, or a similar establishment;
- as a health hydro, spa or nature-cure clinic; or
- for the treatment of drug or alcohol addiction.

It also does not include any institution for mental or behavioural disorder, or the psychiatric department of a hospital.

Injury

Bodily injury caused by an **accident** (not by any medical condition, illness, disease, physical wear and tear or mental disorder).

Insured perils

The insured perils are as follows.

- a. Fire, lightning and thunderbolt.
- b. Explosion.

- c. Aircraft and other flying devices (including drones), and pieces or articles dropped from them.
- d. The **building** being hit by any road vehicle or animal that **you** or any member of **your family** do not own and are not responsible for.
- e. Smoke damage caused by a sudden or unusual fault in any heating or cooking appliance or equipment in **your home**, but not smoke damage to the appliance or equipment.
- f. Bursting or overflowing of domestic water tanks, apparatus or pipes, but not:
 - damage to the tank, apparatus or pipes; or
 - the cost of tracing the source of a leak.
- g. Riot, strike or civil commotion.
- h. Malicious damage, whether or not it is committed in the course of a disturbance of the peace.
- i. Burglary, when force or violence is used to break into or out of **your home** (or to try to break into or out of **your home**).
- j. Storm (including hurricane, hail, cyclone, typhoon, high winds and gales), earthquake and volcanic eruption.
- k. Flood caused by the sea, storm, bursting or overflowing water mains, overflowing river, lake or other watercourse, or any other flow or build-up of water coming from outside **your home**.

Jewellery

Items made of or containing precious metals, or containing precious or semi-precious stones, including bangles, bracelets, brooches, cufflinks, earrings, lockets, necklaces, pendants, and rings.

Medical practitioner

A person who is registered and legally qualified as a doctor, has a medical degree in Western medicine, and is authorised and licensed to practise medicine and surgery in the relevant country.

The medical practitioner cannot be **you** or any **insured person**, or:

- any member of **your** or their **family**;
- **your** or their business partner, employer, employees or agent; or
- any person related to **you** or them in any way, including by marriage or adoption.

Insured person

An insured person is any of the people covered by the **policy**. Those people are **you** and:

- **your** husband or wife; and
- up to three children (including stepchildren and legally adopted children) who are:
 - o aged at least 12 months;
 - o below age 19 (or age 26 if studying full-time in a recognized institution of higher learning);
 - o unemployed; and
 - o unmarried;

who permanently live with **you** in **your home**.

Period of insurance

The policy period set out in the **schedule**.

Permanent disability

Any disability that:

- is set out in the table of benefits in section 6;
- has lasted for a continuous period of at least 12 months from the date of an **accident**; and
- a **medical practitioner** has certified as permanent.

Personal mobility device

A vehicle that:

- has one or more wheels on a single axis; and
- is propelled by an electric motor.

Examples include hoverboards, power scooters and power-assisted unicycles.

Personal belongings

Articles designed to be worn or carried by a person (for example, clothing, **valuables**, camera equipment and so on), except money and items that are used in connection with any business, profession or employment, or articles insured under a separate policy.

Physician

A registered herbalist, chiropractor, acupuncturist, bonesetter or osteopath licensed under the relevant laws of the country **you** are in, including a traditional Chinese medicine practitioner registered with the Traditional Chinese Medicine Practitioners Board.

The physician cannot be **you** or any **insured person**, or:

- any member of **your** or their **family**;
- **your** or their business partner, employer, employee or agent; or
- any person related to **you** or them in any way, including by marriage or adoption.

Policy

The contract of insurance between **you** and **us**. The policy is made up of **your** application form, **your** declarations, the **schedule**, the certificate of insurance and any endorsements **we** have issued for **your** cover.

Pre-existing medical condition

This means:

- any condition, illness, disease, **injury**, disability or birth defect which **you** or the relevant **insured person** has ever received medical advice for, been diagnosed with, been hospitalised with, received medical treatment for or been prescribed drugs for; or
- any signs and symptoms that appeared in the 12-month period before the date the **policy** started or was renewed and for which a person could reasonably be expected to have received medical advice or counselling, undergone investigation, had diagnostic tests, received medical treatment, had surgery, been hospitalised or been prescribed drugs.

Renovations

Any fixture, installation, addition, home improvement or decoration in **your home** (including the **building**, unless it is insured separately under another policy), such as flooring, built-in wardrobes and air-conditioners.

Schedule

The document containing your details, details of **your home** and the **period of insurance**. The schedule forms part of the **policy**.

Valuables

Jewellery, watches, pens, antiques, paintings, furs, works of art, curios, stamps or coin collections belonging to **you** or any member of **your family**

We (us, our)

Great Eastern General Insurance Limited.

You (your)

The person named as the policyholder in the **schedule**.

What the policy covers

Section 1 – Renovations

The **policy** covers loss of or damage to **renovations** as a result of any of the **insured perils**.

We will decide whether to repair, reinstate or replace the **renovations** or pay a cash amount to cover the loss or damage.

We will pay up to the sum insured shown for this section in the **schedule**.

Exclusions to section 1

This section of the **policy** does not cover the following.

- a) Faulty or defective parts or materials, including hidden defects, or poor workmanship, design or materials.
- b) Any loss destruction or damage resulting from **your home** or the **building** waiting for or undergoing necessary renovation work, repairs or maintenance, alterations, building work or demolition.
- c) Unexplained loss or mysterious disappearance.
- d) Theft or attempted theft carried out by **you** or any member of **your family**.
- e) Any loss or damage arising during a period when nobody has lived in **your home** for 60 days or more in a row, unless **we** have agreed otherwise in writing.

Basis of settling claims under section 1

- a) For partial damage, **we** will pay the cost of reasonable and economical repairs to the damaged part to return the **renovations** to a condition substantially the same as, but no better or more extensive than, the condition when new. However, if the repair is not carried out within 12 months of the damage arising, **we** will pay the cost of reasonable and economical repairs less an amount for wear and tear or depreciation (loss of value over time or through use).
- b) For total loss, **we** will pay the cost of reinstating, repairing or replacing the **renovations**, as long as the reinstated or repaired item or property, or the replacement, is substantially the same as, but no better or more extensive than, the **renovations** were when new.

Section 2 – Household contents

The **policy** covers loss of or damage to **household contents**, **valuables** and **personal belongings** owned by **you** or any member of **your family**, if the loss or damage is caused by any of the **insured perils** at **your home**.

We will decide whether to repair, reinstate or replace the item or pay a cash amount to cover the loss or damage.

We will pay up to the sum insured shown for this section in the **schedule**.

Maximum limits

- a) The most **we** will pay for loss of or damage to **valuables** is:
 - S\$2,000 for any one article, unless the **schedule** shows a different amount; and
 - a total of 35% of the sum insured for **household contents**, as shown in the **schedule**, unless the **schedule** shows a different amount.
- b) The most **we** will pay for loss of or damage to laptops (including accessories and batteries) is S\$2,000, unless the **schedule** shows a different amount.
- c) The most **we** will pay for loss of or damage to pedal cycles that are not motorised (including all parts, equipment upgrades or equipment which form part of the pedal cycle and are essential for it to be used) is S\$1,000, unless the **schedule** shows a different amount.

If **you** have cover under section 5 (Personal belongings), **we** will pay **your** claim under either this section or section 5, not both.

Pairs and sets

If a lost or damaged item is part of a pair or set of articles, **we** will not pay more than the value of the particular item which is lost or damaged (regardless of any special value a complete, undamaged pair or set would have), up to the appropriate proportion of the sum insured for the pair or set.

Exclusions to section 2

This section of the **policy** does not cover the following.

- a) Faulty or defective parts or materials, including hidden defects, or poor workmanship, design or materials.
- b) Any loss or damage resulting from **your home** or the **building** waiting for or undergoing necessary renovation work, repairs or maintenance, alterations, building work or demolition.
- c) Unexplained loss or mysterious disappearance.
- d) Theft or attempted theft carried out by **you** or any member of **your family**.
- e) Any loss or damage arising during a period when nobody has lived in **your home** for 60 days or more in a row, unless **we** have agreed otherwise in writing.
- f) Broken or scratched glass or other brittle or fragile items (other than camera lenses), unless the breaking or scratching was caused by fire or theft.

Basis of settling claims under section 2

- a) For partial damage, **we** will pay the cost of reasonable and economical repairs to return the item to a condition substantially the same as, but no better or more extensive than, the condition when new. However, if the repair is not carried out within 12 months of the damage arising, **we** will pay the cost of reasonable and economical repairs less an amount for wear and tear or depreciation (loss of value over time or through use).
- b) For total loss, **we** will pay the full cost of replacing the item without making any deduction for wear and tear or depreciation (except for clothing, curtains and bedding), as long as the replacement is substantially the same as, but no better or more extensive than, the item was when new.

Section 3 – Personal liability

Liability to third parties

The **policy** covers the amount **you** or members of **your family** have to pay, including any amounts awarded against **you**, and **your** legal costs (if **we** agree to this in writing), as a result of being legally liable for:

- accidental **injury** to or accidental death of a third party; or
- accidental damage to a third party's property;

that was caused during the **period of insurance**.

The most **we** will pay in total for any one event or series of events that gives rise to legal liability is the limit of indemnity shown for this section in the **schedule**

After the death of any person entitled to cover for legal liability under this section, **we** will provide cover for that liability to the person's legal representatives, as long as the representatives keep to the **policy** in the same way as the person who died would have had to keep to.

A legal representative's legal liability will not be covered under this section.

The most **we** will pay under this section is the limit of liability shown in the **schedule** for section 3.

Extensions to section 3

Your tenants

If a tenant living in **your home** does anything which would make the **policy** invalid, including if they fail to take any necessary action, the cover under this section would continue if:

- **you** did not give permission for the action or failure;
- **you** tell **us** about the action or failure as soon as **you** find out about it; and
- **you** pay any reasonable extra premium **we** ask for under this extension to cover any increase in the risk of a claim being made, or any increase in the amount **we** would have to pay.

Liability as a tenant

The cover provided under this section of the **policy** extends to cover **your** legal liability, as a tenant, for loss of or damage to **your** landlord's **building, household contents** and **renovations**, up to a maximum limit of S\$500,000 for any one **period of insurance**, as long as **you** do not own the **building, household contents** and **renovations**, but are responsible for taking care of them. **You** will need to pay the first S\$100 of every claim.

Exclusions to section 3

This section of the **policy** does not cover the following.

- Injury** to any member of **your family**.
- Injury** to any person who, at the time the **injury** was caused, was providing services under a contract of employment or contract for service with **you**, whether or not that contract was in writing.
- Damage to property that:
 - **you** or any member of **your family** or household; or
 - any person providing services under a contract of employment or contract for service with **you**, whether or not that contract is in writing;
 owns or is responsible for.
- Injury** or damage arising out of or in connection with:
 - **your** profession or business;
 - the use of lifts, elevators, motor vehicles, **personal mobility devices**, watercraft, aircraft or flying devices (including drones); or
 - anything supplied, repaired, altered or treated by **you** or any member of **your family**, or on **your** or their instructions, except for food and drink served by **you** or **your family** in **your home**.
- Any liability **you** or **your family** have under an agreement, if **you** or **your family** would not have had that liability had the agreement not existed.
- Any liability resulting directly or indirectly from any communicable disease carried by **you**, any member of **your family** or **your** pet.
- Any liability caused by or in connection with **you** or any member of **your family** owning a dog that is unlicensed or is a breed that falls within the Animal and Veterinary Service of Singapore's list of specified dogs.
- Any liability, **injury**, loss or damage caused by or in connection with alterations, additions and repairs to **your home** or the **building**, or caused while **your home** or the **building** is being renovated or undergoing building work.
- Any loss or damage caused by or in connection with:
 - vibrations;
 - interference affecting the support provided by the land or to the **building** or other property; or
 - subsidence, landslip or other movement of earth.
- Any liability arising out of libel (making a false written statement that damages a person's reputation) or slander (making a false spoken statement that damages a person's reputation).
- Any liquidated damages (agreed estimated damages rather than actual amount of the loss) awarded under any penalty clause in a contract, or any punitive or exemplary damages (that is, damages intended to punish or make an example of **you**, rather than to compensate the third party).

Territorial limits

This section covers liability arising:

- in Singapore; or
- anywhere else in the world during travel abroad that lasts no more than 90 days in a row in any one **period of insurance**.

Jurisdiction

The cover provided by this section applies only to judgments that were first made by a competent court in Singapore.

Section 4 – Building (optional cover)

This section only applies if the **schedule** shows that **you** have this optional cover.

This section covers loss of or damage to the **building** at the address shown in the **schedule** caused by any of the **insured perils**.

We will decide whether to repair or reinstate the **building**, replace any part of it, or pay a cash amount to cover the loss or damage.

For each claim **we** will pay up to the sum insured shown for this section in the **schedule**. **We** will not pay more than that sum insured for all claims arising during any one **period of insurance**.

Exclusions to section 4

This section of the **policy** does not cover the following.

- a) Faulty or defective parts or materials, including hidden defects, or poor workmanship, design or materials.
- b) Any loss, destruction or damage resulting from **your home** or the **building** waiting for or undergoing necessary renovation work, repairs or maintenance, alterations, building work or demolition.
- c) Unexplained loss or mysterious disappearance.
- d) Theft or attempted theft carried out by **you** or any member of **your family**.
- e) Any loss or damage arising during a period when nobody has lived in **your home** for 60 days or more in a row, unless **we** have agreed otherwise in writing.

Basis of settling claims under section 4

- a) If the **building** is destroyed, **we** will pay the cost of rebuilding it.
- b) If the **building** is damaged, **we** will pay the cost of reasonable and economical repairs and restoration needed to return the **building** to a condition substantially the same as, but no better or more extensive than, the condition when new.

However, if the rebuilding, repair or reinstatement is not completed within 12 months of the date of the destruction or damage, the amount **we** pay will be reduced by a deduction for wear and tear or depreciation (loss of value over time or through use).

Extra clauses

The following extra clauses only apply if shown in the **schedule**.

Building Maintenance and Strata Management Act (Chapter 30C)

The **policy** does not cover any loss or damage which is insured under (or would have been if the **policy** did not exist) any other insurance taken out under or because of section 70 of the Building Maintenance and Strata Management Act (Chapter 30C), except for any amount above that which would have been paid under all the other insurances if the **policy** did not exist.

Note that any reference in claim condition 6 to 'other insurance' does not include any insurance taken out under or because of section 70 of the Building Maintenance and Strata Management Act (Chapter 30C).

Loss payee clause – paying the mortgagee

All the proceeds of claims made under this section 4 will be paid direct to the 'mortgagee' named in the **schedule**, until that mortgagee tell **us** otherwise.

Mortgagee's right to payment

- a) **We** will pay the proceeds of any claim under this section to the 'mortgagee' named in the **schedule**. The cover under this section, and the mortgagee's right to any proceeds due from a claim made under it, will not be affected by:
- anything that **you** do or fail to do;
 - the **home** being foreclosed (repossessed), sold or disposed of through any other proceedings;
 - the **home** being used for purposes not allowed under the **policy**;
 - the **home** being left unoccupied; or
 - any activity in the **home** that increases the risk of loss or damage.
- b) If **you** fail to pay any premium due under the **policy**, the mortgagee must pay that premium if **we** ask them to.
- c) The mortgagee must tell **us**:
- if the ownership of the **home** changes;
 - about any change in the occupants of the **home**;
 - if the **home** is left unoccupied after **you** or the occupants move out; and
 - about any activity that increases the risk of loss of or damage to the **home** or **building**;
- as soon they become aware of it.
- If the change, unoccupancy or activity is not allowed under the **policy**, the mortgagee must pay any extra premium **we** ask for to keep the **policy** in force.
- d) If **we** pay the mortgagee the proceeds of any claim made under this section, **we** will have no liability to **you** for the loss or damage claimed. However, this will not reduce the mortgagee's right to make any other claim they may have:
- against **you**; or
 - to any security or deposit relating to the **home**.

If the schedule names a chargee rather than a mortgagee, references to 'mortgagee' in clauses a) to d) above are considered to be changed to 'chargee'.

Section 5 – Personal belongings (optional cover)

This section only applies if the **schedule** shows that **you** have this optional cover.

This section covers accidental loss of or damage to **your personal belongings** during the **period of insurance**.

The most **we** will pay under this section during any one **period of insurance** is 50% of the sum insured shown for section 2 in the **schedule**.

Maximum limits

- a) The most **we** will pay for loss of or damage to **personal belongings** is S\$2,000 for any one article, unless the **schedule** shows a different amount.
- b) The most **we** will pay for loss of or damage to laptops (including accessories and batteries) is S\$2,000, unless the **schedule** shows a different amount.
- c) The most **we** will pay for loss of or damage to portable communication devices (for example, mobile phones) is S\$500, unless the **schedule** shows a different amount.

If you have cover under section 2 (Household contents), we will pay your claim under either this section or section 2, not both.

Value over sum insured

If, at the time of loss or damage, the value of all **personal belongings** insured under this section is more than the sum insured, **you** will be considered to be **your** own insurer for the difference and will be responsible for an appropriate proportion of the cost of the loss or damage.

Pairs and sets

If a lost or damaged item is part of a pair or set of articles, **we** will not pay more than the value of the particular item which is lost or damaged (regardless of any special value a complete, undamaged pair or set would have), up to the appropriate proportion of the sum insured for the pair or set.

Territorial limits

This section covers any accidental loss or damage to **your personal belongings** arising:

- in Singapore; or
- anywhere else in the world during travel abroad that lasts no more than 90 days in a row in any one **period of insurance**.

Exclusions to section 5

This section of the **policy** does not cover the following.

- a) Broken or scratched glass or other brittle or fragile items (other than camera lenses), unless caused by fire or theft.
- b) Items being detained, held back, confiscated, destroyed or altered under the order of customs officers or other authorities.
- c) Loss or damage caused by or arising from:
 - cleaning, dyeing, altering, repairing or restoring the article;
 - light or atmospheric conditions;
 - moths;
 - mildew;
 - corrosion, shrinkage or evaporation;
 - disease, natural deterioration or natural decay;
 - chemical reaction;
 - weakened tree roots;
 - changes in flavour or colour;
 - changes in temperature, humidity or texture;
 - wear and tear; or
 - any cause that happens gradually over a period of time.
- d) Loss of or damage to electrical appliances and equipment as a result of overrunning, excessive pressure, short-circuiting, electrical discharge, overheating, faults and defects, mechanical breakdown, being taken apart or faulty design, unless caused by fire or lightning.
- e) Loss or damage caused by or in connection with vermin, insects, termites or rodents.
- f) Scratching, denting or other damage caused by or in connection with pets or domestic animals.
- g) Faulty or defective parts or materials, including hidden defects, or poor workmanship, design or materials.
- h) Broken strings of any musical instruments.
- i) Theft or any attempted theft carried out by **you** or any member of **your family**.
- j) Breakage of tubes or bulbs unless the apparatus is damaged at the same time.

- k) Loss of or damage to photographic equipment and accessories, sporting equipment and accessories, drones and musical instruments that are used for business or professional purposes, or while they are being used or played.
- l) Theft from:
 - unoccupied touring or convertible vehicles; or
 - other unoccupied vehicles, unless all windows, doors, luggage compartments and sunroofs are fully closed and securely locked.
- m) Property being transported, unless it is being carried by hand.
- n) Unexplained loss or mysterious disappearance.
- o) Loss of or damage to software or the cost of reproducing data (whether recorded on tapes, cards, discs or otherwise).
- p) Any loss, damage or liability being claimed for under section 2.
- q) The first S\$100 of each claim, unless for loss or damage caused by fire or lightning.

Basis of settling claims under section 5

The sum insured must be at least the full cost of replacing the item (or items), as new, at the time of the loss or damage. When that is the case, **we** will settle claims as follows.

- a) For partial damage, **we** will pay the cost of reasonable and economical repairs to return the item to a condition substantially the same as, but no better or more extensive than, the condition when new. However, if the repair is not carried out within 12 months of the damage arising, **we** will pay the cost of reasonable and economical repairs less an amount for wear and tear or depreciation (loss of value over time or through use).
- b) For total loss, **we** will pay the full cost of replacing the item without making any deduction for wear and tear or depreciation (except for clothing, curtains and bedding), as long as the replacement is substantially the same as, but no better or more extensive than, the item was when new.

Section 6 – Family personal accident (optional cover)

This section only applies if the **schedule** shows that **you** have this optional cover.

We will pay compensation if, during the **period of insurance**, an **insured person**:

- suffers an **injury** while in the territorial limits shown below; and
- that **injury** results in death or **permanent disability** within three calendar months of the **accident** that caused it.

We will pay compensation for each **insured person** who suffers an **injury**. The amount **we** pay will be a percentage of the sum insured shown for this section in the **schedule**. The percentages are set out in the table of benefits below.

Table of benefits

Death or permanent disability (The compensation would be paid to you or, after your death, to your legal personal representative.)		Percentage of sum insured
A	Death	100%
B	Permanent disability (as certified by a medical practitioner)	
1	Total paralysis	100%
2	(a) Total and permanent loss of all sight in both eyes	100%
	(b) Total and permanent loss of all sight in one eye	100%
3	(a) Total and permanent loss of sight, except perception of light, in one eye	50%
	(b) Total and permanent loss of lens of one eye	50%
4	Total physical loss of, or total and permanent loss of use of:	100%
	(a) one or both hands at the wrist	
	(b) one or both arms at the shoulder	
	(c) one or both arms between the shoulder and the elbow	
	(d) one or both arms at or below the elbow	
	(e) one or both legs at the hip	
	(f) one or both legs between the knee and the hip	
	(g) one or both legs at or below the knee	
5	Total physical loss of, or total and permanent loss of use of:	
	(a) the thumb and all fingers of one hand	50%
	(b) four fingers of one hand	40%
	(c) thumb	
	– whole thumb	25%
	– one joint	10%
	(d) index finger	
	– whole finger	15%
	– two joints	10%
	– one joint	5%
	(e) middle finger	
	– whole finger	10%
	– two joints	7%
	– one joint	3%
	(f) ring finger	
	– whole finger	10%
	– two joints	7%
	– one joint	3%
	(g) little finger	
	– whole finger	10%
	– two joints	7%
	– one joint	3%
	(h) all toes on one foot	18%
	(i) big toe	
	– whole toe	6%
	– one joint	3%
	(j) any other toe	3%
6	(a) Total and permanent loss of hearing in both ears	75%
	(b) Total and permanent loss of hearing in one ear	20%
7	Total and permanent loss of speech	50%

The maximum amount **we** will pay in total for any single **accident** is 100% of the sum insured.

If **we** pay compensation for the death of an **insured person**, the amount **we** pay will be reduced by any amount **we** have already paid for **permanent disability** that person received in the **accident** concerned.

Age limit

Cover under this section will automatically end for an **insured person** (except children) on their 70th birthday.

Territorial limits

This section covers each **insured person** for any **injury** arising:

- in Singapore; or
- anywhere else in the world during travel abroad that lasts no more than 90 days in a row in any one **period of insurance**.

Extensions to section 6

Hospitalisation allowance

For each **insured person we** will pay S\$25 per day, up to a maximum of 14 days, for each full 24-hour period they are in **hospital**, as an inpatient, as a result of an **accident** that happened in **your home**. The most **we** will pay in total during one **period of insurance** S\$1,750.

Medical expenses

For each **insured person we** will reimburse their medical expenses for medical and surgical treatment, **hospital** stays and other medical charges reasonably needed as a result of an **injury** caused by an **accident** that happened in **your home**. The most **we** will pay for a single **accident** is S\$500.

This cover will only apply if:

- the medical or surgical treatment is provided or prescribed by a **medical practitioner** or a legally registered **physician**; and
- the first medical expense arises within four weeks of the date of the **accident** that caused the **injury**.

We will not pay any medical expenses that arise more than 12 months after the date of the **accident** that caused the **injury**.

Exclusions to section 6

This section of the **policy** does not cover any claims caused by or resulting from the following.

1. The effect or influence of alcohol or drugs not given in **hospital** or prescribed by a **medical practitioner**, and treatment in connection with drug or alcohol addiction.
2. Self-inflicted injury, suicide or any attempted suicide, intentional self-harm (whether sane or insane)
3. Insanity and nervous or mental disorders of any kind.
4. Sexually transmitted disease, HIV (human immunodeficiency virus), AIDS (acquired immunodeficiency syndrome) or any AIDS-related condition.
5. **You** deliberately putting yourself in danger (except when trying to save a person's life).
6. Any **pre-existing medical condition**.
7. Pregnancy, childbirth or miscarriage, or any associated conditions or complications.
8. Taking part in professional sports, polo matches, motor sport, racing of any kind other than on foot, winter sports (including skiing, tobogganing and bobsleighting), rock climbing, mountaineering with the use of ropes or guides, scuba diving or any underwater activity, any activity involving **you** being airborne (whether suspended or not), speed or endurance tests, or big-game hunting.
9. Using power tools or power-driven woodworking machinery for work purposes.

10. Travelling by air or sea, except as a passenger on a fully licensed passenger-carrying airline or shipping line, and not as a member of the crew or for the purpose of any trade, technical operation or navigation on the aircraft or sea vessel.
11. Taking part, in any way, in strike, riot and civil commotion.
12. Any kind of disease, sickness, parasite or infection, other than bacterial infection arising as a result of an accidental cut or wound.
13. The direct or indirect consequence of any illness (for example, cancelled trips and time off work).
14. **You** taking part in naval, military, air force, civil defence or police training, duties, services or operations, except reservist service within Singapore.
15. Dental surgery or treatment, unless it is needed as a result of an **accident**.
16. Cosmetic or plastic surgery, unless it is needed as a result of an **accident**.
17. Food poisoning.
18. Any condition, allergic reaction, cut or wound arising from contact with an insect or animal.

Extra benefits

A. The following extra benefits apply to section 1 and section 4 (if you have that optional cover).

Regardless of the limits specified for the following extra benefits, the most **we** will pay in total for each section (including the extra benefits) for one **period of insurance** is the sum insured shown for that section in the **schedule**, unless the section states otherwise.

If **you** are covered under both section 1 and section 4, the maximum amount **we** pay for both sections (including the extra benefits) will be the combined sum insureds for both sections.

Fixed glass and solar panels

We will pay up to S\$5,000 for the accidental breakage of:

- fixed glass in windows, doors, roofs, skylights, greenhouses and verandahs; and
- solar panels.

Home improvements

The cover is automatically extended by up to 10% of the sum insured to cover any increased value of the **renovations** or **home** (as appropriate) due to completed repairs, replacements, reinstatement or rebuilding needed as a result of loss or damage caused by any of the **insured perils**.

For this extra benefit to apply, you must tell **us** the increased value within 60 days of the work being completed, and pay any extra premium **we** ask for.

Service and conservancy charges (if you live in a Housing and Development Board building)

If **your home** becomes unfit to live in as a result of any of the **insured perils**, **we** will pay a maximum of S\$1,000 in total for up to three months' service and conservancy charges **you** have to pay.

Emergency entry

We will pay up to S\$1,000 for accidental damage to **your home** due to the fire, police or ambulance service having to force entry in an emergency caused by any of the **insured perils**.

Professional fees

We will pay up to S\$10,000 in total for architects', surveyors', consultants' and legal fees, as prescribed by the relevant professional institutes, needed to reinstate the **building** or **your home** due to loss or damage caused by any of the **insured perils**. This does not include any fees for preparing a claim.

B. The following extra benefits apply to the cover provided under section 2.

Regardless of the limits specified for the following extra benefits, the most **we** will pay in total for section 2 (including the extra benefits) during one **period of insurance** is the sum insured shown for that section in the **schedule**, unless the section states otherwise.

Mirrors and fixed glass

We will pay up to S\$5,000 in total for accidental breakage of mirrors and fixed glass in furniture, except for mirrors or glass:

- usually carried by hand;
- in radios, televisions, clocks, vases, ornaments, pictures and similar objects; or
- in items that were already damaged or in a poor condition before the accidental breakage.

You will be responsible for paying the first S\$100 of each claim.

Deterioration of food and drink

We will pay up to S\$750 during any one **period of insurance** for loss of or damage to food that is in a refrigerator or freezer in **your home** and has spoiled as a result of:

- the refrigerator or freezer, or any part of it (including thermostatic or automatic controlling devices), failing, breaking down or exploding; or
- the electricity supply to the refrigerator failing.

This extra benefit does not cover:

- any refrigerator or freezer that is five years old or more;
- loss or damage resulting from a planned interruption in the electricity supply, or the power supply company deliberately cutting off or restricting **your** electricity supply; or
- **your** or a member of **your family's** deliberate act or neglect.

Emergency cash

We will give **you** up to S\$1,000 of emergency cash for **you** to buy essential items (basic clothes and toiletries) if **your home** becomes unfit for **you** to live in for at least five days in a row due to fire.

The amount **we** pay for this cover will not be deducted from the sum insured for section 2.

We will not pay under this benefit if **your home** is rented out, leased or let to others.

Household removal

We will pay up to S\$5,000 for loss or damage caused to the **household contents**, by any of the **insured perils**, while professional movers are taking them from **your home** to a new permanent home in Singapore.

This cover does not apply to loss or damage that is:

- caused while items are being moved out of **your home** to be sold or displayed, or put into storage; or
- insured under any other policy.

Legal documents

We will pay up to S\$1,000 to replace title deeds and other legal documents after loss or damage caused by any of the **insured perils**.

Loss of money

We will cover money inside **your home** against loss or damage resulting from any of the **insured perils**.

Money means bank or currency notes, coins, ATM cards (cash cards), credit cards, cheques, traveller's cheques, postal or money orders, travel tickets and postage stamps that belong to **you** or members of **your family** permanently living with **you** in **your home**.

The most **we** will pay in any one **period of insurance** is S\$1,000.

Pets (dogs and cats only)

a. Loss of pet

We will pay the cost of replacing a pet after:

- death caused by an **accident** while the pet is in **your home**; or
- **your** pet being stolen, and staying missing for more than 30 days in a row, after force was used to break into or out of **your home**.

b. Injury to a pet

If your pet is injured in an **accident** while in **your home**, **we** will pay the cost of transporting **your** pet to the premises or clinic of a veterinarian who is licensed by Animal and Veterinary Service of Singapore to provide medical or surgical services in Singapore.

The veterinarian cannot be **you** or any **insured person**, or:

- any member of **your** or their **family**;
- **your** or their business partner, employer, employee or agent; or
- a person related to **you** or them in any way, including by marriage or adoption.

For **injury** to a pet **we** will only pay:

- for one **accident** during any 12 months of cover; and
- up to S\$50 per **accident**.

This extra benefit for pets will only apply if all of the following are true.

- The pet did not die as a result of surgery that was not needed due to **injury** or to save the pet's life.
- The pet is registered with the Animal and Veterinary Service of Singapore.
- The pet's death or **injury** was not caused directly or indirectly by **you** or any member of **your family**.
- At the time of the death or theft, **your home** had not been left unoccupied for more than 30 days in a row.

The most **we** will pay under this extra benefit is S\$500 in total during any one **period of insurance**.

Temporary removal of household contents

We will pay up S\$5,000 for loss of or damage to **household contents**, as a result of any of the **insured perils**, while they are temporarily in another residential property or hotel in Singapore.

This cover does not apply to:

- items that have been removed from **your home** to be repaired, sold, displayed or put into storage;
- loss or damage due to theft, unless force was used to get into or out of the premises;
- items left in any vehicle; or
- money, **valuables**, china or earthenware, or brittle items.

C. The following extra benefits apply to the cover provided under section 1, section 2 and section 4 (if you have that optional cover).

Regardless of the limits specified for the following extra benefits, the most **we** will pay in total for each section (including the extra benefits) for one **period of insurance** is the sum insured shown for that section in the **schedule**, unless the section states otherwise.

If **you** are covered under sections 1, 2 and 4, the maximum amount **we** pay for the three sections (including the extra benefits) will be the combined sum insureds for those sections.

Alternative accommodation

If **your home** is unfit to be lived in as a result of damage covered under section 1, 2 or 4, **we** will pay up to S\$15,000 for the reasonable cost of alternative accommodation while **your home** is being rebuilt, repaired or reinstated.

We will not pay under this benefit if **your home** is rented out, leased or let to others.

Loss of rent

If **you** rent out the residential property covered by the **policy**, and that property is unfit to be lived in as a result of damage covered under section 1, 2 or 4, **we** will pay up to S\$15,000 for the rental income **you** lose while the property is being rebuilt, repaired or reinstated.

Fire-extinguishing equipment

We will pay up to S\$2,500 for the costs of refilling or replacing fire-fighting equipment used for putting out a fire in **your home**.

Removal of debris

After loss or damage covered under section 1, 2 or 4, **we** will pay the costs and expenses **you** have to pay for the removal of debris, and for dismantling, demolishing, shoring up or propping up the **building** after loss or damage.

The most **we** will pay for any one **period of insurance** is 5% of the cost of the loss or damage **you** are claiming for under section 1, 2 or 4, up to a maximum of S\$20,000.

Replacement locks and keys

We will pay the cost of replacing locks and keys damaged as a result of force being used to break into or out of **your home**, or in an attempt to break into or out of **your home**. The most **we** will pay during any one **period of insurance** is S\$750.

Robbery of cash withdrawn from an ATM

We will pay up to S\$300 to cover the theft of cash **you** or a member of **your family** withdrew from an ATM in Singapore. This cover only applies if the robbery happens within 50 metres of the ATM and **you** report the matter to the police within 24 hours of the robbery.

The amount **we** pay for this cover will not be deducted from the sum insured for the section **you** are making a claim under.

Special conditions applying to sections 1, 2 and 4

Automatic reinstatement of sum insured

The sum insureds for individual claims under these sections of the **policy** will automatically be reinstated immediately after any insured loss (but maximum limits that apply for the full **period of insurance** will not) if **you** pay any extra premium **we** ask for.

Alterations and repairs (tradesperson clause)

This insurance will not be affected by tradespersons in or about **your home** for the purpose of carrying out repairs, minor alterations or general maintenance and the like.

General conditions that apply to the whole policy

1. Automatic renewal of cover

Unless **you** or **we** cancel the **policy**, the cover will automatically be renewed each year, as long as **you** pay the premium when it is due. The definitions, benefits, terms, exclusions and conditions in force at the date of the renewal will apply to the cover from the date of the renewal.

2. Cancellation

We can cancel the **policy** by giving **you** 30 days' notice in writing. If **you** have not made a claim, **we** will refund the amount of premium that corresponds to the remaining **period of insurance**.

You can cancel the **policy** at any time by giving **us** 30 days' notice in writing. If **you** have not made a claim, **we** will refund a percentage of the premium paid. However, **we** will not pay any refund of less than S\$25 + GST.

The percentages **we** would pay are shown in the table below.

How long the policy has been in force	Percentage of premium refunded (if the refund would be S\$25 + GST or more)
Up to one month	80%
Up to two months	70%
Up to three months	60%
Up to four months	50%
Up to five months	40%
Up to six months	30%
Up to seven months	25%

Up to eight months	20%
Up to nine months	15%
Up to 10 months	10%
Up to 11 months	5%
Up to 12 months	No refund

3. Personal information

We can pass any information we have about you to our associated people and companies, or any independent third parties within or outside Singapore, if we need to do so during the course of arranging or managing the policy and any claim.

4. Determining age

If you make a claim, your age and the age of any other insured person will be considered to be the age as at the time of the accident.

5. Interpretations

This policy document, the schedule and any endorsements or amendments we have issued should be read together. Any word or expression which has a specific meaning in any part of the policy has the same meaning wherever it appears in the documents.

6. Damage to data or software

Damage to property means physical damage to the structure of the property. This does not include damage to data or software, so the following are not covered by the policy.

- a) Loss of or damage to data or software, in particular any change in data, software or computer programs caused by a deletion, a corruption or a deformation of the original structure (including any indirect loss such as loss of business or earnings), unless the loss of or damage to data or software is a direct result of physical damage to property.
- b) Loss or damage resulting from a failure or fault in the functions, uses, availability or accessibility of data, software or computer programs (including any indirect losses).

7. Governing law

The policy will be governed by and interpreted in line with the laws in Singapore.

8. Keeping to the policy

We will only be liable under the policy if you and your family keep to all the terms, conditions and endorsements of the policy.

9. Premium warranty

9.1 Payment before cover warranty (for non-corporate insured)

- a) The premium for the policy must be paid to us, or the intermediary you took the policy out through, on or before the start date or renewal date of the policy. The premium will be considered to have been paid when:
 - cash for the premium is handed over to us or the intermediary;
 - a cheque for the premium is handed over to us or the intermediary and is not returned unpaid;
 - a credit-card or debit-card payment for the premium is approved by the card issuer; or
 - an electronic transfer or online payment goes through.
- b) If the premium due is not paid on or before the start date or renewal date of the policy, no cover will be provided, regardless of any payment you make after that date.

9.2 Premium payment warranty (for corporate insured)

- a) If the period of insurance is 60 days or more, any premium due must be received in full by us, or the intermediary you took the policy out through, within 60 days of:
 - the start date or renewal date of the policy; or
 - the date each endorsement (if any) that applies to the policy comes into force.

- b) If any premium due is not received in full by **us** or the intermediary within 60 days, as referred to above, then:
 - cover will automatically end after the end of the 60-day period; and
 - **we** will be entitled to a payment of either S\$25 or the appropriate proportion of the premium to reflect the time **you** were covered, whichever is more.
- c) If the **period of insurance** is less than 60 days, any premium due must be received in full by **us** or the intermediary within the **period of insurance**.

9.3 Essential condition for cover (for corporate insured)

The cover under the **policy** only applies if either of the following are true.

- a) **You** have not had any insurance cover cancelled in the last 12 months due, totally or partly, to **you** breaking any condition relating to paying the premium.
- b) If **you** have told **us** that in the last 12 months **you** have had any insurance cover cancelled due, totally or partly, to **you** breaking any condition relating to paying the premium:
 - **you** have since paid all the premium due for the time **you** were covered, as calculated by the relevant insurer; and
 - **you** provide written confirmation of this from the insurer before cover under the **policy** starts.

10. Reasonable care

You and **your family** must take all reasonable care and precautions to protect the safety of yourselves and all property insured.

11. Contracts (Rights of Third Parties) Act

The policy conditions cannot be enforced by anybody other than **you** (or **your** estate after **your** death) or **us**.

General exclusions that apply to the whole policy

1. The **policy** does not cover any claims directly or indirectly caused by, or arising from or in connection with, the following.
 - a) Nuclear weapon.
 - b) Ionizing radiation, toxic contamination or radioactive contamination from nuclear fuel or the nuclear waste from burning nuclear fuel.
 - c) Any part of **your home** or any insured property being confiscated, seized, detained or occupied by any government authorities.
 - d) War, invasion and hostilities (whether war is declared or not), civil war, civil commotion, rebellion, revolution uprising or overthrowing of power.

If **we** think that this exclusion prevents the **policy** from covering any loss or damage, the loss or damage will not be covered unless **you** can prove that this exclusion does not apply.
 - e) Indirect or consequential loss or damage of any kind, unless any part of the **policy** states otherwise.
 - f) The deliberate behaviour, act or failure to act of **you** or any member of **your family**.
 - g) Pressure waves caused by aircraft or other devices travelling at or above the speed of sound.
 - h) Landslip and subsidence.
 - i) Unexplained disappearance, or any shortage due to mistakes, changes in exchange rate, wear and tear, depreciation (loss of value over time or with use), the process of cleaning, dyeing, repairing or restoring any item, the action of light or atmospheric conditions, moths, insects, vermin or any other gradual cause.

2. Communicable disease

Regardless of anything to the contrary set out in this policy document, the **policy** does not cover any actual or alleged loss, liability, damage, disease, injury or death, costs or any amounts **you** have to pay, if directly or indirectly caused by, arising from or in connection with a communicable disease, or the fear or threat of a communicable disease.

For the purpose of this exception, a communicable disease is any disease which can be spread from one organism to another by a substance or agent, including (but not limited to) a virus, bacterium, parasite or organism, whether living or not, and where:

- the method the disease spreads by, whether directly or indirectly, includes (but is not limited to) through droplets or particles in the air, bodily fluids or contact with any surface or object – solid, liquid or gas; and
- the disease, substance or agent can cause bodily injury, illness, emotional distress, damage to health or well-being, or damage to property.

3. Cyber loss

Regardless of anything to the contrary set out in this policy document or any endorsement, the **policy** does not cover cyber loss.

Cyber loss means actual or alleged loss, damage, liability, disease, injury or death, costs or any amounts **you** have to pay, if directly or indirectly caused by, or arising from or in connection with, any:

- unauthorised or malicious act;
- threat of, or false statement relating to, any unauthorised or malicious act or acts;
- error, omission or accident; or
- act of not meeting legal or regulatory requirements;

involving any person or group having access to or using any data or computer system.

For the purpose of this exception, a computer system is any computer, hardware, software, application, process, code, program, information technology, communications system or electronic device. This includes any associated device, equipment or system, including routers, data-storage devices, networking equipment or back-up facilities.

4. Electronic date

The **policy** does not cover any claims directly or indirectly caused by or arising from any computer, electronic equipment, microchip, circuit, device, or software failing to:

- correctly recognise any date;
- save or correctly interpret, process or apply any data, information or instruction as a result of any date being wrong; or
- save or correctly interpret, process or apply any data as a result of any command or program not working on or after a particular date.

5. Sanctions

We will not be considered to have provided cover, and will not be liable to pay any claim or provide any benefit under the **policy**, if doing so may, in **our** opinion, lead to **us** breaking or going against any sanction, prohibition, restriction or regulations set out by any state, country or organisation that operates across national borders (sanctions).

If **you**, **your family** or any party associated with the **policy**, such as a policyholder, beneficial owner, **insured person** or beneficiary (an associated party):

- is marked or listed as a person that sanctions apply to;
- is involved in any way, whether directly or indirectly, with a party that sanctions apply to; or
- has been charged, found guilty or had judgment taken against them under any local or foreign law or regulations that give effect to sanctions;

we may decide to do one or more of the following without having any liability to **you** or any associated party.

- a) Cancel any policy, contract, transaction or business, or treat it as if it had never existed
- b) Close-out any financial product or investment
- c) Cash in any financial product or investment
- d) Hold back any payment, transfer of money, refund or benefit
- e) Suspend any payment, transfer of money, refund or benefit
- f) Refuse or reject any transaction or request
- g) Take any step or action necessary to remove, reduce or minimise the possibility of **us** breaking or going against any sanctions

You and any associated party (or both) will indemnify **us** (fully compensate and not hold **us** responsible) for any and all losses, damages, costs and expenses which **we** may suffer as a result of or in connection with **your** or any associated party's actions or failure to act in relation to the sanctions, or **us** taking any of the actions a) to g) above.

6. **Terrorism**

Regardless of anything to the contrary set out in this policy document or any endorsement, the **policy** does not cover any actual or alleged loss, damage, cost or expense directly or indirectly caused by, resulting from or in connection with terrorism.

For the purpose of this exception, terrorism is any action or threat of action, whether or not it involves force or violence, that is:

- committed for political, religious, ideological or similar purposes;
- intended to influence any government; and
- designed to scare or intimidate the public or any section of the public.

The **policy** also does not cover any loss, damage, cost or expense directly or indirectly caused by or in connection with action taken to control, prevent or suppress any act of terrorism.

If **we** think that this exception prevents the **policy** from covering any loss, damage or liability, and **you** disagree, **you** must provide proof that this exception does not apply. If **you** don't, the loss, damage, cost or expense will not be covered.

If any part of this exception cannot be enforced, the rest of it will still apply and can be enforced.

7. **Asbestos**

The **policy** does not cover any actual or alleged loss, damage or liability directly or indirectly caused by, or arising from or in connection with, asbestos.

Claim conditions that apply to the whole policy

1. **Abandonment of claim**

If **we** reject any claim under the **policy**, and the matter is not referred to arbitration (as set out below) within 12 calendar months from the date of **our** decision, that claim will be considered to have been abandoned and **you** cannot continue with it.

2. **Arbitration**

Any dispute arising out of or in connection with the **policy** must be referred to the Financial Industry Disputes Resolution Centre Ltd (FIDReC).

If the dispute cannot be brought before or dealt with by FIDReC, it will be settled by arbitration in Singapore, in line with the Arbitration Rules of the Singapore International Arbitration Centre (the SIAC Rules) in force at the time.

The arbitration will be conducted in English by three arbitrators in Singapore.

3. Reporting claims

If anything that could give rise to a claim under the **policy** happens, **you** (or **your** personal representatives, in the case of a claim under section 6) must do the following.

- a) Give **us** written notice of the event as soon as possible, which must be within 14 days.
- b) If there has been any loss of money, or any theft, malicious damage or vandalism (or any attempt to do such things), report the matter to the police.
- c) Provide full details of the event, in writing, as soon as possible. In the case of a claim under section 1, 2, 4 or 5, **you** must give **us** the details within 30 days of the event. **You** will need to pay any expenses of providing the information **we** need.
- d) Immediately send to **us** every letter, writ, summons or other document **you** or any member of **your family** receives in connection with the claim, without responding to it.
- e) Give **us** all the information **we** reasonably need and ask for.
- f) In the case of a claim under section 3, give **us** all the information and assistance **we** need to settle or defend any claim against **you**, or to make a claim, in **your** name, against a third party.

You or **your** personal representative, as appropriate, must not:

- pay, or agree to pay, any costs for making good any loss or damage, unless **we** have agreed to this in writing; or
- negotiate, pay or settle any claim, admit any blame, or offer or promise any payment without **our** permission in writing.

4. Keeping to the policy

We will only be liable under the **policy** if **you** keep to all the terms, conditions and endorsements.

5. Fraud

If any claim under the **policy** is false or fraudulent in any way, **we** will not pay the claim and all cover under the **policy** will end without a refund of premium.

6. Other insurance

The **policy** does not cover any loss, damage or liability which is insured by (or would have been if **you** did not have the **policy**) any other insurance, except for any amount over that which would have been paid under all other insurances if **you** did not have the **policy**.

7. Our rights in proceedings

We are entitled to do the following.

- a) When any loss or damage covered under section 1, 2, 4 or 5 happens, **we** can enter any building the loss or damage happened in, take possession of the damaged property, and deal with that property in a reasonable way **we** see fit.
- b) **We** can act on **your** behalf, and in **your** name, to conduct, control and settle any claims made against **you**. **We** can also start proceedings in **your** name, but at **our** expense and for **our** benefit, to recover compensation from any third party liable for anything covered by the **policy**.
- c) For claims under section 3, when **we** have paid **you** the Limit of Indemnity shown in the **schedule** for section 3, or any smaller amount the claim was settled for, **we** will have no further control of or liability under that section in connection with the claim, except for costs or expenses that can be recovered from **you** or that **we** agreed to in writing before we settled the claim.

8. Our rights of recovery

We can recover, from **you** or **your** legal representatives, the full amount which **we** paid for any claim and that **we** were not liable to pay.

9. Taking over your rights of recovery

When **we** have paid a claim under the **policy**, **we** have all rights to recover the amount **we** paid from any person, company or organisation liable for the loss, damage or **injury**. **You** must not take any action that would affect these rights, and **you** must give **us** all the help and information **we** need to recover the amounts due to **us**.

10. **Transfer of interest**

Unless any part of the **policy** states otherwise, nothing in this policy document gives anyone other than **you** and **your** legal representative any rights against **us**.

You cannot transfer **your** rights, benefits and claims under the **policy** without **our** permission in writing.

If any claim under the **policy** relates to the property of any person other than **you**, that person cannot make the claim and **we** are not obliged to make any claim payment to them. **We** will have no liability to any person other than **you**. **You** must make all claims. When **we** settle a claim, all **our** liability for that claim will end.

Policy Owners' Protection Scheme

This **policy** is protected under the Policy Owners' Protection Scheme which is administered by the Singapore Deposit Insurance Corporation (SDIC). Protection is automatic for **your policy**, **you** do not need to take any action. For more information on the benefits covered under the scheme, contact **us** or visit the General Insurance Association website (www.gia.org.sg) or the SDIC website (www.sdic.org.sg).