

HOME INSURANCE

Protect your safe haven all year round



ABOUT MSIG INSURANCE

MSIG Insurance (Singapore) Pte. Ltd. ("MSIG Singapore"), a member of the MS&AD Insurance Group, is Singapore's leading general insurer. With a local presence of over 100 years, MSIG Singapore offers an extensive range of insurance solutions for commercial and personal risk protection, enabling the security and safety of individuals and businesses. Wholly owned by MSIG Holdings (Asia) Pte. Ltd., MSIG Singapore holds an A+/Stable financial rating by Standard & Poor's.

MS&AD Insurance Group was formed in April 2010 from the business integration of the Mitsui Sumitomo Insurance Group Holdings, Inc., Aioi Insurance Co. Ltd., and Nissay Dowa General Insurance Co., Ltd. Today MS&AD is one of the largest general insurance groups in the world with presence in over 40 countries and regions, 17 of which are in Asia and Oceania. Based in Japan, MS&AD is active in five business domains, namely domestic (Japanese) non-life insurance, domestic (Japanese) life insurance, overseas business, financial services business and risk-related business.

Please refer to msig.com.sg for current information and ratings.

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Insurance
that sees
the heart
in everything

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Benefits Summary		Sum Insured
1.	Home Contents	
	Home Contents ^{*^+} <i>Household furniture and furnishings including personal belongings. Valuables covered up to 1/3 of Sum Insured, subject to single article limit at 5% of Sum Insured</i>	Sum as proposed by Insured
	Contents temporarily removed up to 30 days but within Singapore*	15% of Sum Insured on Home Contents
	Replacement of locks and keys*	\$250
	Accidental death of you and your spouse in your home caused by fire or thieves	\$15,000 or 1/2 of the Sum Insured on Home Contents whichever is lesser and in the aggregate
	Alternative accommodation or loss of rent	10% of Sum Insured on Home Contents
	Deterioration of frozen food due to failure of your freezer*	\$500
	Worldwide cover for stolen credit card or loss of personal money*	\$1,000
	Domestic servant's belongings*	\$500
	Removal of debris*	\$10,000
	Accidental death of pedigree pets*	\$500
2.	Buildings	
	Buildings including fixtures and fittings*	Sum as proposed by Insured
	Professional fees, debris removal and additional cost of complying with Statutory Building regulations*	Up to the Sum Insured on Buildings
	Alternative accommodation or loss of rent*	15% of Sum Insured on Buildings, maximum \$50,000
	Fire extinguishing expenses*	\$2,500 or the amount of expenses, whichever is lower
3.	Personal Liability (<i>Free with Home Contents and/or Buildings cover</i>)	
	Worldwide Personal Legal Liability for you and your family	\$1,000,000
	Liability as a tenant*	\$500,000
4.	Special Possessions - Optional	
	Unspecified personal possessions and valuables ^{*^++}	Sum as proposed by Insured, subject to \$2,500 for any one article
	Specified personal possessions and valuables ^{*^++}	Sum as proposed by Insured
5.	Domestic Servants - Optional	
	Liability at law or under the Work Injury Compensation Act to your domestic servants	Sum as assessed at a Court of Law or under the Work Injury Compensation Act

Currency: Singapore dollars

Note: Section 1 and/or 2 must be purchased first. Sections 3 and 4 are then optional.

* Excess of \$100 each and every claim

^ If any article forms part of a pair or set suite, group or collection, colour, pattern or design, we will pay only for the value of the article and not for any higher value the article may have as part of a pair or set suite, group or collection, colour, pattern or design

+ Excludes contact lenses, handphones and pagers

++ Excludes money, credit cards, contact lenses, handphones, pagers and portable computers.

Home Insurance

Home Insurance offers a comprehensive suite of protection for your residential building, home contents, personal effects and other covers making your home a safe haven for you and your loved ones. Pick from the basic covers of Home Contents and/or Building and top up with additional optional covers to suit your protection preference.



BASIC COVERS

1. Home Contents

Protects your home contents, personal belongings and valuables against accidental loss or damage from fire, theft, flood or other accidental damage in your home unless specifically excluded.

2. Buildings

Provides accidental loss or damage benefits similar to Home Contents. Cover for your home building comes with add-ons such as professional fees for re-building following damage, cost of alternative accommodation or loss of rent and property owner's liability.

FREE COVER - with Home Contents and/or Buildings Cover

Personal Liability

Enjoy up to \$1,000,000 in worldwide personal legal liability protection for you and your family at no cost when Home Contents and/or Buildings Cover is taken up.

OPTIONAL COVERS

1. Special Possessions

You can obtain worldwide cover for your personal possessions and valuables taken with you out of your home. Cover could be on specified items and sums or on unspecified basis subject to limit of \$2,500 for any one article.

2. Domestic Servants

This cover takes care of your liability at law or under the Work Injury Compensation Act if your domestic servants suffer accidental bodily injuries or diseases.



Call 6827 7602

(Monday to Friday, 8.45 am - 5.30 pm)
or call your usual insurance advisor



service@sg.msig-asia.com

Frequently Asked Questions

1. If I have a HDB fire policy or Fire Mortgage insurance with my bank, do I need to buy separate Home Insurance coverage?

The cover effected under the HDB fire policy or your Mortgage Fire insurance usually relates to the building structures, permanent fixtures and fittings only. Your home contents and personal belongings may not be covered. Home Insurance provides this cover plus optional covers such as Special Possessions and liability to your domestic maids.

2. What is the definition of Buildings?

Buildings refers to the structure of your private residence including:

- outbuildings used for domestic purposes,
- decorative finishes,
- swimming pools, tennis hard courts, garden walls, patios, terraces, hedges, fences, gates, paths and drives

3. What is the definition of Home Contents?

It refers to household items of furniture, furnishings, audio and video equipment, personal computers and personal belongings including valuables.

4. How much should I insure for Buildings and Home Contents?

For Buildings, the sum to be insured should be the cost of rebuilding the buildings at the time of the loss or damage. It should be not less than the full cost of replacement without allowance for wear and tear or depreciation.

For Home Contents, the sum to be insured should reflect the cost of replacing the insured property to its original condition (or its equivalent) at the time just before the damage. If the Sum Insured does not represent the full value as new at the time of the loss or damage, then your claim will be adjusted for any wear and tear or depreciation.

5. Can you explain what is accidental loss or damage?

This refers to loss or damage caused by fire, theft, flood and any accidental cause so long it is not excluded under this insurance.

6. What are Valuables?

Valuables refer to jewellery, watches, furs, curios, works of art and precious metals or precious stones.

7. Are the personal belongings of my domestic maid covered under the Home insurance?

The Home Contents section provides cover of up to \$500 for personal effects such as clothing and personal items belonging to your domestic maid who is permanently living with you.

8. There are 4 different covers offered under the Home insurance. Can I choose the type of cover I want?

You have to first purchase either the Home Contents and/or the Buildings covers, after which the optional covers are at your choice. The Personal Liability cover is automatically granted free of charge with the Home Contents and/or Buildings cover.

This policy is protected under the Policy Owners' Protection Scheme which is administered by the Singapore Deposit Insurance Corporation. For more information on the scheme, please visit www.gia.org.sg or www.sdic.org.sg

Full details of the terms, conditions and exclusions of this insurance are provided in the policy and will be sent to you upon acceptance of your application by MSIG Insurance (Singapore) Pte. Ltd.

Information correct as at 5 April 2019.