

ABOUT MSIG INSURANCE

A leading general insurer with a local presence of over 100 years, MSIG Insurance offers an extensive range of insurance solutions for commercial and personal risk protection, enabling the security and safety of individuals and businesses. MSIG holds an A+/Stable financial rating by Standard & Poor's.

A testament to its growing strength and influence, MSIG has garnered numerous awards for delivering digitally innovative and customer-centric solutions. It was named Asia's Most Transformative Insurer (2019) by the IDC Financial Insights and The Digital Insurer of the Year (2018) by The Asset, an independent financial research publication in Asia.

MSIG is a subsidiary of Mitsui Sumitomo Insurance, and is a member of the MS&AD Insurance Group - one of the largest general insurance groups in the world with presence in over 40 countries and regions, 18 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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HOME INSURANCE

Protect your safe haven all year round



msig.com.sg



Insurance
that sees
the heart
in everything

A Member of **MS&AD** INSURANCE GROUP

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 Special Possessions cover to suit your protection preference.



BASIC COVERS

● 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.

● 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 COVER

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.

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 the option to cover your personal possessions.

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.

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 for Building and Home Contents is inadequate, claims payment will be made after deduction 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.



Call 6827 7602
(Monday to Friday, 8.45 am - 5.30 pm)
or call your usual insurance advisor



service@sg.msig-asia.com

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 January 2023.

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/or 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.	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
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.	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*	10% of Sum Insured on Buildings, maximum \$2,500

Currency: Singapore dollars

Note: Section 1 and/or 4 must be purchased first. Section 2 is 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 and handphones.
- ++ Excludes money, credit cards, contact lenses, handphones and portable computers.