

HOMESURE INSURANCE

HomeSure Benefits Summary

The HomeSure Benefits Summary below sets out the maximum amounts we will pay under the applicable plan. Sub-limits and cover restrictions apply. Please refer to the Policy for full details of the limits, terms, conditions and exclusions of this insurance. All sums are in Singapore Dollars.

Benefits	Sum Insured (up to)		
	Classic Plan	Deluxe Plan	Supreme Plan
Section I – Home Contents and Renovations*			
Contents – household contents and personal belongings**	\$75,000	\$150,000	\$300,000
Renovations – improvements and additions to your Home not forming part of the Building			
Section II – Worldwide Personal Liability			
Personal legal liability for you and your family	\$1,000,000	\$1,000,000	\$1,000,000
Tenant’s Liability - legal liability arising from you being a tenant in a property that you do not own	\$500,000 in aggregate of Section II	\$500,000 in aggregate of Section II	\$500,000 in aggregate of Section II
Section III – Family Accidental Death Protection			
Worldwide Accident Protection covers you, your spouse or your child(ren) in the event of death by accident			
Total for yourself	\$20,000	\$30,000	\$30,000
Total for your spouse	\$20,000	\$30,000	\$30,000
Total for child(ren) cover	\$10,000 each	\$15,000 each	\$15,000 each
Total for family cover	\$50,000	\$75,000	\$75,000
Section IV – Emergency Home Assist			
Access to 24-hour MSIG Assist helpline for assistance in Singapore: • Telephone medical advice • Private medical transportation • Plumber referral • Electrician referral • Locksmith assistance	Available	Available	Available
Additional Benefits to Section I			
Alternative Accommodation or Loss of Rent Cost of reasonable alternative accommodation, or rent which continues to be payable by you or rent payable to you while your home remains uninhabitable	Up to 7.5% of the Sum Insured under Section I	Up to 7.5% of the Sum Insured under Section I	Up to 7.5% of the Sum Insured under Section I
Temporary Furniture Depositories Cost for storing your furniture temporarily while your home is uninhabitable due to damage	Up to 15% of the Sum Insured under Section I	Up to 15% of the Sum Insured under Section I	Up to 15% of the Sum Insured under Section I
Removal of Debris Cost incurred for removal of debris following damage to items covered Section I	Up to 5% of the Sum Insured under Section I	Up to 5% of the Sum Insured under Section I	Up to 5% of the Sum Insured under Section I

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Cost of Temporary Protection Cost of temporary boarding up or protection pending repairs or replacement following damage to items covered under Section I	\$1,000	\$1,500	\$2,000
Replacement of Locks/Keys Cost of replacing locks and keys to external doors	\$1,000	\$1,000	\$1,000
Accidental Death of Domestic Pet Death by motor accident of your domestic dog or cat	\$500	\$500	\$500
Loss of Money Loss of personal money due to burglary in your home	\$500	\$750	\$1,000
Emergency Cash Allowance Pays for the purchase of essential clothing or personal effects in the event your home is uninhabitable due to a loss or damage for 5 days or more	\$2,500	\$2,500	\$2,500
Fraudulent Use of Credit/ATM cards Monetary loss due to unauthorised use of credit cards or ATM cards taken from your home	\$750	\$1,000	\$1,500
Contents Temporarily Removed Loss or damage to contents temporarily removed from your home to any residential building or hotel in Singapore	\$500 for any 1 item; \$7,500 in total in the aggregate for all claims made under this section	\$500 for any 1 item; \$12,000 in total in the aggregate for all claims made under this section	\$500 for any 1 item; \$15,000 in total in the aggregate for all claims made under this section
Accidental breakage of Fixed Mirrors and Glass	\$5,000	\$5,000	\$5,000
Deterioration of Frozen Food Cost to replace deteriorated frozen food in the deep freezer of your refrigerator	\$750	\$750	\$750
Damage to Security Systems Damage as a result of theft or any attempted theft	\$400	\$600	\$800
Conservancy Charges Pays your monthly service and conservancy charges in the event your home is uninhabitable following loss or damage	\$400	\$600	\$800
Fraud or Dishonesty of Domestic Servants Monetary loss suffered due to fraud or dishonesty of your domestic servants living in your home	\$500	\$500	\$500
Fire Extinguishment Expenses Cost of replenishment of fire fighting appliances in your home	\$1,000	\$2,000	\$3,000
Accidental Loss of or Damage to Legal Documents/ Loss or damage to title deeds and other legal documents	\$1,000	\$1,000	\$1,000

Benefits	Sum Insured (up to)		
	Classic Plan	Deluxe Plan	Supreme Plan
Home Alteration Due to Disability Cost for modification to or mobility equipment for your home as recommended by a doctor; as a result of permanent disablement sustained from an accident	\$10,000	\$10,000	\$10,000
Section V – Building*** (Optional cover, additional premium is required)			
Building Physical loss or damage to your residential Building	Covered under Building Sum Insured	Covered under Building Sum Insured	Covered under Building Sum Insured
Building Fees and Costs Professional fees of Architects, Surveyors and Engineers, clearing and shoring up costs	Covered under Building Sum Insured	Covered under Building Sum Insured	Covered under Building Sum Insured
Property Owner's Liability Legal liability arising from your ownership of the Building (provided Section V coverage is taken up)	\$1,000,000	\$1,000,000	\$1,000,000

Note

* An excess of \$50 applies for each and every loss.

** We will not pay for more than 30% of the Sum Insured on Contents in the aggregate in respect of Valuables, or more than 15% of the Sum Insured on Contents for any one article (except furniture, personal computers, audio and video equipment, pianos or organs) or not more than \$7,500 whichever is the lower. Sum Insured for these items are mobile phones up to \$500 in total; laptop, desktop and tablet computer up to \$2,000 in total; works of art up to \$10,000 in total and \$10,000 for any one article; other portable device up to \$500 in total; and bicycle up to \$500 in total.

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

Important Notice and Disclaimer

This page is for general information only. 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.

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 us MSIG or visit [GIA](http://gia.org.sg) or [SDIC](http://sdic.org.sg) websites (www.gia.org.sg or www.sdic.org.sg).