

Enhanced HomePlus®



Safeguard all that's precious in your home

Protect your home and everything in it with Enhanced HomePlus. We know your home is more than just a space - it's where memories are made. Enjoy extensive safeguards for renovations, home contents, worldwide personal liability and more, with option to bundle building protection into one policy.

Coverage Highlights

- Up to \$270,000* coverage for renovations, movable household items, household contents and personal belongings.
- Up to \$1,000,000 in Worldwide Personal Legal Liability.
- Access to MSIG's 24-hour helpline for home emergency services.
- Other benefits include coverage for alternative accommodation or loss of rent, removal of debris, monthly service and conservancy fees, and more.
- Optional cover for your building for all-round protection of your home and contents.

**Ultimate Plan*

| Benefits | Standard | Superior | Ultimate |
|---|--|-----------|-----------|
| | Limit of Benefits | | |
| Section I Home contents and renovations | | | |
| Contents | \$50,000 | \$80,000 | \$120,000 |
| Renovations | \$75,000 | \$115,000 | \$150,000 |
| Additional benefits to Section I | | | |
| Alternative accommodation or loss of rent | Up to 10% of the sum insured under Section I | | |
| Removal of debris | Up to 5% of the sum insured under Section I | | |



| Benefits | Standard | Superior | Ultimate |
|--|---|---------------|---------------|
| | Limit of Benefits | | |
| Cost of temporary protection | \$1,500 | \$2,000 | \$2,000 |
| Replacement of locks and keys | \$500 | \$750 | \$750 |
| Accidental death of domestic pets | \$500 | \$750 | \$750 |
| Loss of money | \$500 | \$750 | \$750 |
| Emergency cash allowance | \$500 | \$750 | \$750 |
| Fraudulent use of credit or ATM cards | \$500 | \$750 | \$750 |
| Contents temporarily removed | \$7,500 | \$12,000 | \$15,000 |
| Accidental breakage of mirrors and glass | \$1,000 | \$1,500 | \$1,500 |
| Deterioration of frozen food | \$500 | \$750 | \$750 |
| Damage to security systems | \$500 | \$750 | \$750 |
| Conservancy charges | \$500 | \$750 | \$750 |
| Fraud or dishonesty of domestic servant | Not covered | \$500 | \$500 |
| Fire extinguishing expenses | \$2,000 | \$3,000 | \$3,000 |
| Section II Worldwide personal liability | | | |
| Personal legal liability | \$1,000,000 | | |
| Tenant’s liability | \$500,000 | | |
| | \$1,000,000 in the aggregate | | |
| Section III Family accidental death protection | | | |
| Accidental death (worldwide) | | | |
| - Insured | \$20,000 | \$30,000 | \$30,000 |
| - Spouse | \$20,000 | \$30,000 | \$30,000 |
| - Child(ren) | \$10,000 each | \$15,000 each | \$15,000 each |
| Aggregate for the period of insurance | \$50,000 | \$75,000 | \$75,000 |
| Hospital cash benefit (per insured person) | \$50 per day | \$75 per day | \$75 per day |
| Section IV Emergency home assist | Covered | | |
| Optional benefits | | | |
| Please refer to the policy schedule to see if the optional benefits are applicable | | | |
| Section V Building | | | |
| Physical loss or damage to your building | Up to the sum insured specified in the schedule | | |
| Property owner’s liability | \$1,000,000 | | |
| | In the aggregate with Section II | | |

BUY ONLINE NOW

Important note:

This document is not a contract of insurance. Full details of the terms, conditions and exclusions of this insurance are provided in the policy wordings and will be sent to you upon acceptance of your application by MSIG Insurance (Singapore) Pte. Ltd.

MSIG Insurance (Singapore) Pte. Ltd. 4 Shenton Way #21-01 SGX Centre 2 Singapore 068807 T +65 6827 7888 W msig.com.sg
Co. Reg. No. 200412212G