
HOMEEASY INSURANCE POLICY

This is your HomeEasy insurance policy. Please read it to make sure that you have the protection you need.

It is important that this policy document together with the **schedule** and any amendments or endorsement issued from time to time are read together to avoid any misunderstanding.

HOW YOUR INSURANCE OPERATES

Your policy is a contract between us, the **company**, and you, our **insured** named in the **schedule**. The application form, declaration and any information you gave to us when applying for the policy, are the basis of this contract. The **schedule** and any endorsement made altering the terms of this policy, form part of this policy.

In return for your payment of the premium, we will provide you with insurance cover as described in the policy during the **period of insurance** or any subsequent period for which you pay and we accept the required premium.

OUR PROMISE OF SERVICE

We want to provide you with a high standard of service and to meet any claims covered by this policy honestly, fairly and promptly. If you have any reason to believe that we have not done so, please contact your agent or broker. If you do not use the services of a professional intermediary, please contact us directly. We are ready to help you with your concerns.

FREE LOOK CLAUSE

If we are issuing this policy to you for the first time, we will give you a "Free Look" period of 14 business days from the date you receive the policy. If within these 14 days, you tell us that you do not want the policy, we will cancel it from its start date and refund in full the premium you have paid so long as no claim has arisen. Please note:

- a) You are assumed to have received the policy within three days after we despatch it.
- b) The Free Look will not apply to renewals of your policy with us.

A GUIDE TO THE POLICY

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DEFINITION OF WORDS

(Applicable to the whole policy)

Certain words have been defined below. These have the same meaning whenever they are used in the policy and are highlighted in the policy by being shown in bold print, e.g. **insured**, **valuables**.

TERM	DEFINITION
Accident	An event occurring during a period of insurance which happens suddenly, solely and directly caused by violent and external means and gives rise to a result which the insured did not intend or anticipate.
Bicycle	This refers to a two-wheeled vehicle, human-powered or motor-assisted, with tandem handlebars, a saddle seat, and pedals designed to carry an individual. This includes mountain bicycle, road bicycle, foldable bicycle and e-bicycles.
Building	The physical structure of the apartment or flat (excluding foundations and drains) situated at the address shown on the schedule and includes any wall, swimming pool, patios, terraces, and all other permanent fixtures and fittings which were originally part of the home when it was transferred by the developer or builder to the first owner of the home .

TERM	DEFINITION
Contents	<p>All description of household goods and personal effects belonging to the insured and members of your household or for which you are legally responsible for but excluding:</p> <ul style="list-style-type: none"> a) motor vehicles, caravans, trailers, aircraft, watercraft or spare parts and accessories while attached to or in any part of them; b) items belonging to the landlord (if any) of your home; c) any part of the building; d) renovations, fixtures and fittings; e) animals; f) securities, certificates and documents; g) money and credit cards; or h) property held or used for business purposes.
Credit card	Any credit card, debit card, charge card, cash card or ATM card.
Cyber operation	<p>The use of a computer system by, at the direction of, or under the control of a sovereign state to</p> <ul style="list-style-type: none"> a) disrupt, deny access to or, degrade functionality of a computer system, and/or b) copy, remove, manipulate deny access to or, destroy information in a computer system.
Data	Any digital information, irrespective of the manner in which it is used, stored or displayed (such as text, figures, images, video, recordings or software).
Digital wallet	Any online account in which you deposit or earn money which is denominated in a specific currency that can be spent in an (online) store.
Email spoofing	Any forgery or wrongful manipulation of an email so that the receiver is misled to believe that the email is real and therefore trusts its faked origin.
Home	The area described in the title deeds situated at the address shown in the schedule , which is your private residence used solely for domestic purposes.
Household	All members of your family and any other persons (but not tenants, boarders, lodgers or paying guests) permanently living with you.
Injury	Bodily injury caused solely by an accident and not by sickness, disease or gradual physical or mental wear and tear.
Insured events	<p>Refers to the following:</p> <ul style="list-style-type: none"> a) fire, lightning, domestic explosion; b) hurricane, cyclone, typhoon, windstorm, flood; c) bursting or overflowing of domestic water tanks, apparatus or pipes, or washing machines or water mains within the building insured or containing the property insured but excluding damage to such water conduits arising from wear and tear; d) earthquake, earthquake shock or volcanic eruption; e) impact by aircraft and other spatial devices or articles dropped from them; f) impact by any land vehicle or any animal not belonging to or under the control of the insured or any member of the household; g) riot, strike, civil commotion and labour disturbance involving persons other than you, your household or any other person living in your home; h) malicious act of any person other than you, your household or any other person living in

TERM	DEFINITION
	<p>your home;</p> <p>i) theft or attempted theft accompanied by violent or forcible entry into your home by any person other than a member of the household or any other person living in your home; and/or</p> <p>j) breakage or collapse of television or radio antenna, mast or part thereof, excluding the damage to such antenna, mast or part</p>
Motor vehicle	Any electrically or mechanically powered vehicle including, models and toys (excluding gardening implements and pedestrian controlled models and toys).
Mobility scooter	A vehicle that has 3 or more wheels with a footboard supported by the wheels and is designed to carry an individual who is unable to walk or has difficulty in walking which is propelled by a motor that forms part of the vehicle.
Money	Cash, bank and currency notes, cheque, bills of exchange, promissory notes, deeds, bonds, postal orders, money orders, crossed bankers' drafts, current postage stamps, securities and travel tickets all belonging to you or for which you have accepted responsibility, and all held for personal purposes.
Period of insurance	The period shown in the schedule , and any further period for which you agree to pay and we agree to accept premium.
Personal effects	<p>Items normally worn or carried on you and members of your household and does not include:</p> <p>a) contact lenses;</p> <p>b) securities, certificates and documents;</p> <p>c) property held for business or professional purposes;</p> <p>d) money or credit cards, portable computers, handphones and other portable electronics.</p>
Phishing	The attempt to obtain sensitive information such as usernames, passwords and credit card details, often for malicious reasons, by masquerading as a trustworthy entity in an electronic communication in text or machine-readable optical form (such as QR code).
Renovations	Improvements and additions within your home made by you as owner or by any former owner of your home in the form of fixtures and fittings (including flooring, built-in wardrobes and air-conditioners), but does not include any part of the building .
Schedule	The schedule containing details of the insured , type of cover selected and period of insurance . The schedule forms part of the policy.
Smart home devices	Any devices or IoT components deployed by you in your household in order to operate or control smart home enabled devices such as cameras, air conditioning, lighting, alarm systems or fire protection systems.
Software	Any digital standard, customised or individually developed program or application held or run by a personal device that comprises a set of instructions that are capable, when incorporated into a machine readable medium, of causing a machine with information processing capabilities to indicate, perform or achieve a particular function, task or result.
Sum insured	The amount for which you are insured as shown in the schedule or any subsequent endorsements.
Theft of funds	Any unauthorized electronic transfer of money, assets or any other funds
Third party	Any person or legal entity other than the member of the household .
Third party claim(s)	Any written demand or assertion for compensation or damages by a third party against you.
Unoccupied	When your home is not being lived in by anyone.
Valuables	Jewellery, watches, furs, curios, work of art, antiques, stamps and coins collections and other collectable property, manuscripts, medals, items of gold, silver or other precious stones that



TERM	DEFINITION
	are kept in your home .
We, us, our, the company	MSIG Insurance (Singapore) Pte. Ltd.
You, your, insured	The person(s) named as policyholder in the schedule .
Your personal devices	Any personal devices owned, leased or licensed, and directly controlled by you.

WHAT YOU ARE COVERED FOR

SECTION 1 – HOME CONTENTS AND RENOVATIONS

We will cover you and your **household** for physical loss or damage to:

- a) the **contents** while such **contents** are in your **home**; and
- b) **renovations**

occurring in a **period of insurance** caused by an **insured event** up to the **sum insured** specified in the **schedule**.

Excess applicable to Section 1

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

What is not covered

We will not pay for:

- a) more than 30% of the **sum insured** on **contents** in the aggregate in respect of **valuables**;
- b) more than five percent of the **sum insured** on **contents** or up to \$6,000 whichever is lower for any one article (furniture, personal computers, audio and video equipment, pianos or organs excepted);
- c) loss or damage while your **home** is **unoccupied** for more than 60 consecutive days; or
- d) consequential loss or damage of any kind.

Additional benefits to Section 1

1. Alternative accommodation or loss of rent

We will pay up to the percentage specified in the benefits summary for:

- a) the necessary cost of reasonable alternative accommodation for you and your **household**;
- b) the necessary cost of temporary storage of your furniture;
- c) rent which continues to be payable by you; and/or
- d) loss of rent otherwise payable to you



while your **home** remains uninhabitable due to damage to your **home** caused by an **insured event**.

2. Removal of debris

We will pay up to the percentage specified in the benefits summary for the costs incurred for removal of debris if there has been damage which is covered by Section 1 of the policy.

3. Cost of temporary protection

We will pay up to the amount specified in the benefits summary for the costs of temporary boarding up and other protection reasonably and necessarily incurred for the safeguarding of your **home** and **contents** pending repair and replacement if there has been damage which is covered by Section 1 of the policy.

4. Replacement of locks and keys

We will pay up to the amount specified in the benefits summary for the replacement and installation cost of locks and keys to the external doors of your **home** caused by an **insured event**.

5. Loss of money

We will pay up to the amount specified in the benefits summary against theft of personal **money** belonging to you or any member of the **household** occurring in your **home**.

We will not pay for:

- a) losses which are not reported to the police within 24 hours;
- b) loss of **money** other than in circumstances involving forcible entry to your **home** or violence or the threat of violence;
- or
- c) losses committed by any member of the **household**.

6. Cash allowance

If your **home** is assessed by us to be uninhabitable for at least five days due to damage caused by an **insured event** and you are residing at the **home**. We will pay the amount specified in the benefits summary for the purchase of essential items of clothing or personal effects.

7. Contents temporarily removed

We will cover your **contents** while temporarily removed from your **home** for up to 14 days so long as they are within any residential building or hotel within Singapore at the time of loss or damage.

The maximum we will pay:

- a) for any one item is up to the amount specified; and
- b) up to the percentage specified in the benefits summary in total for all items in the aggregate for claims made under this additional benefit of Section 1.

We will not pay for loss of or damage to your **contents**:

- a) while being loaded, unloaded or transported;
- b) removed for sale or exhibition, or placed in a furniture depository;
- c) left in any vehicle; or
- d) due to theft unless someone has broken into the residential building or hotel by using force and violence.

8. **Accidental breakage of mirrors and glass**

We will pay up to the amount specified in the benefits summary in respect of any one claim for accidental breakage of mirrors (other than hand held mirrors), fixed glass and glass tops of furniture in your **home**.

9. **Utility bill relief and conservancy charges**

We will pay up to amount specified in the benefits summary for the utility bills that you are liable to pay to your utilities provider and the monthly service and conservancy charges payable towards the maintenance and upkeep of the common property provided:

- a) your **home** becomes and remains uninhabitable due to damage caused by an **insured event**; or
- b) you suffer death due to injury caused by an accident in your **home** during the period of insurance so long as death occurs within 90 days of the injury; or
- c) you suffer injury resulting in permanent disability, as certified by a doctor, which happens within 90 days from the **accident** date.

10. **Energy efficient appliance upgrade**

We will pay up to the percentage specified in the benefits summary in addition to the replacement value of the item following loss or damage covered by Section 1 of the policy to replace a 3 tick and below rated appliance to a minimum four ticks rated appliance provided the item is totally lost or destroyed or cannot be satisfactorily repaired.

This rating refers to the current Mandatory Water Efficiency Labelling Scheme (WELS) for water-using appliances or the Mandatory Energy Labelling Scheme (MELS) for energy-using appliances and applicable to approved appliances under the Mandatory Water Efficiency Labelling Scheme (WELS) for water-using appliances or the Mandatory Energy Labelling Scheme (MELS) for energy-using appliances.

11. **Automatic reinstatement of sum insured**

In the event of any loss covered by Section 1 and in the absence of written notice by us or you stating otherwise, the amount of insurance cover reduced by such loss will be automatically reinstated as follows:

1 year policy

- a) as from the date of the loss provided you pay the appropriate additional premium computed from the date of the loss to the expiry of the period of insurance.

3- and 5-year policy

- a) as from the date of the loss provided you pay the appropriate additional premium computed from the date of the loss to the expiry of the period of insurance, or

- b) if applicable, at the start of the next 12-month period of the policy.

Basis of claims settlement

We will pay the cost of repair of each item that is partially damaged, or replacement as new if it is totally lost or destroyed, subject to the repairs or replacement being carried out within a reasonable time. The **sum insured** on **contents** and **renovations** must represent the full value as new at the time of the loss or damage. If they do not, then payment will only be made after deduction for any wear and tear or depreciation.

If a damaged item can be repaired but the repair is not carried out, we will pay the reduction in the value of the item as a result of the loss or damage up to the estimated cost of the repair.

If an item has been totally lost or destroyed or cannot be satisfactorily repaired and a replacement is not carried out, we will pay the value of the item at the time of the loss or damage.

We will not pay for the replacement of, or work on, any undamaged or remaining items solely because they form part of a set, suite, group or collection of articles of a similar nature, colour, pattern or design.

Where any insured property consists of articles in a pair or set, we will only pay the value of any particular part or parts which may be lost or damaged, without reference to any special value which the articles may have as part of such pair or set and only up to the proportionate part of the **sum insured** of the pair or set.

The most that we will pay under this Section 1 for **contents** and **renovations** is the respective **sum insured** shown in the **schedule**.

SECTION 2 – WORLDWIDE PERSONAL LIABILITY

1. Personal legal liability

- a) We will pay up to the **sum insured** specified in the **schedule** any one occurrence or series of occurrences arising from or attributable to one source or cause, in respect of which you or any member of your **household** become legally liable to pay in your or their capacity as a private individual or as occupiers of your **home** for accidental:
 - i) death, or bodily injury to any person; and/or
 - ii) loss or damage to property which neither belongs to, nor is in the charge or control of you or any member of your **household** occurring anywhere in the world during the **period of insurance**.
- b) We will also pay:
 - i) costs and expenses of litigation recovered by any claimant from you or any member of the **household**; and
 - ii) costs and expenses of legal defence incurred by you or any member of the **household** with our written consent.

2. Tenant's liability

- a) We will pay up to the amount specified in the benefits summary any one occurrence or series of occurrences arising from or attributable to one source or cause, in respect of which you as a tenant of your **home** become legally liable as a result of a negligent act to pay for loss or damage to the:
 - i) building or any part of the building not belonging to you but while under your occupation; and
 - ii) contents, fixtures and fittings in the home not belonging to you but is in your charge or control.



b) We will also pay:

- i) costs and expenses of litigation recovered by any claimant from you or any member of the **household**; and
- ii) costs and expenses of legal defence incurred by you or any member of the **household** with our written consent.

3. Property owner's liability

a) We will indemnify you against legal liability up to the amount specified in the benefits summary incurred by reason of your ownership but not occupation of the **building** caused by any defect in the **building** the **home** which results in accidental:

- i) death, **injury**, illness or disease of any person; and/or
- ii) loss or damage to property which neither belongs to or is in the charge or control of you or any member of your **household**.

b) We will also pay you:

- i) costs and expenses of litigation recovered by any claimant from you; and/or
- ii) costs and expenses of legal defence incurred by you with our written consent.

Special condition

You shall at all times see that the **building** is kept in good repair and if any defects be discovered by complaints from tenants or otherwise, you must cause such defects to be made good without delay and in the meantime cause such temporary precautions to be taken as the circumstances may require.

So far as is reasonable, no alteration or repair shall without the consent of the **company** be made to the **building** after the **accident** has occurred until the **company** has had the opportunity of inspecting it.

Limit of amount payable

The aggregate amount we will pay in respect of Item 1 - Personal legal liability, Item 2 - Tenant's liability and Item 3 – Property owner's liability under Section 2 arising from any one occurrence or series of occurrences consequent or attributable to one source or cause, regardless of the number of claimants or number of members of the **household** involved shall not exceed \$1,000,000.

The aggregate amount we will pay in respect of Item 1 - Personal liability under Section 2 arising from any one occurrence or series of occurrences consequent or attributable to one source or cause, regardless of the number of claimants or number of members of the **household** involved shall not exceed \$2,000,000 for each **insured** if there are other similar insurance taken up with us.

What is not covered

We will not pay for:

1. liability under Section 2, item 1 – Personal legal liability for you or any member of your **household** who is:
 - a) not a resident of Singapore or
 - b) who has been residing outside Singapore for more than 182 consecutive days. Cover resumes when they return to

Singapore, if they are residents of Singapore.

2. liability in respect of loss or damage to property belonging to or in the charge or under the control of you or any member of the **household** (except as provided for in the policy as described under Section 2, item 2 – Tenant's liability);
3. liability for death, **injury** or loss of or damage to property:
 - a) arising out of any deliberate or malicious act;
 - b) arising from the ownership, possession or use of lifts, **motor vehicles, mobility scooters** and any trailers or caravans attached, aircrafts, marine crafts or firearms;
 - c) arising out of your own employment, business or profession, or that of any member of the **household**;
 - d) suffered by anyone under a contract of service or employment with you or any member of the **household**;
 - e) arising out of a contract or agreement which shall include tenancy agreement(s) which would not have arisen in the absence of such contract or agreement;
 - f) arising out of use of any horse for the purpose of racing or polo;
 - g) arising solely out of your ownership of the **home**, or any other homes owned by you except as provided for in Section 2, item 3 – Property owner's liability; or
 - h) arising out of the ownership or possession of any land or building by you or any member of the **household** except as provided for in Section 2, item 3 – Property owner's liability;
4. fines, penalties, exemplary or punitive damages;
5. any claim or loss arising out of any activities and/or business conducted and/or transacted via the internet, intranet, extranet and/or via your or any member of the **household** own website, internet site, web address and/or via the transmission of electronic mail or documents by electronic means; or
6. claims and losses based upon, arising out of, directly or indirectly resulting from or in consequence of, or any way involving:
 - a) asbestos, or
 - b) any actual or alleged asbestos related injury or damage involving the use, presence, existence, detection, removal, elimination or avoidance of asbestos or exposure or potential exposure to asbestos.
7. **Communicable disease exclusion**
 - a) Notwithstanding any provision to the contrary within this policy, this policy does not cover all actual or alleged loss, liability, damage, compensation, injury, sickness, disease, death, medical payment, defence cost, cost, expense or any other amount, directly or indirectly and regardless of any other cause contributing concurrently or in any sequence, originating from, caused by, arising out of, contributed to by, resulting from, or otherwise in connection with a Communicable Disease or the fear or threat (whether actual or perceived) of a Communicable Disease.
 - b) For the purposes of this endorsement, loss, liability, damage, compensation, injury, sickness, disease, death, medical payment, defence cost, cost, expense or any other amount, includes, but is not limited to, any cost to clean-up, detoxify, remove, monitor or test for a Communicable Disease.



- c) As used herein, a Communicable Disease means any disease which can be transmitted by means of any substance or agent from any organism to another organism where:
- i) the substance or agent includes, but is not limited to, a virus, bacterium, parasite or other organism or any variation thereof, whether deemed living or not, and
 - ii) the method of transmission, whether direct or indirect, includes but is not limited to, airborne transmission, bodily fluid transmission, transmission from or to any surface or object, solid, liquid or gas or between organisms, and
 - iii) the disease, substance or agent can cause or threaten bodily injury, illness, emotional distress, damage to human health, human welfare or property damage.

SECTION 3 – EMERGENCY HOME ASSIST

This policy gives you access to a 24-hour MSIG Assist helpline. You can call MSIG Assist for the following assistance services in Singapore:

1. Telephone medical advice

MSIG Assist will arrange for the provision of medical advice to you over the telephone.

2. Arrangement of private medical transportation

In the event that any member of the **household** is immobilised and private medical transportation has been requested, MSIG Assist will arrange for private medical transportation to the place of medical treatment.

3. Plumber referral

In the event that your **home** plumbing is clogged or has sprung a leak, MSIG Assist will provide you with referral information to plumbers as well as their costs. MSIG Assist will also assist you in arranging for a house call, if necessary.

4. Electrician referral

In the event that your **home** requires electricians to provide services like installation and maintenance of electrical fittings or repair of household electrical appliances, MSIG Assist will provide you with referral information to electricians as well as their costs. MSIG Assist will also assist you in arranging for a house call, if necessary.

5. Locksmith assistance

In the event that you are locked out of your **home**, MSIG Assist will provide you with referral information to locksmiths as well as their costs. MSIG Assist will also assist you in arranging for a house call, if necessary.

The MSIG Assist helpline only provides referral information and arrangement assistance. The services providers are not the agents of the **company**. You have to pay the service providers directly for the costs of any services rendered.

The **company** does not warrant the services of the service providers. The **company** is in no way responsible or liable for the action of or advice or information given or statements made by the service providers or any person in the provision of services or assistance under this section.

The **company** is therefore not liable for any **injury**, damage or loss to persons, property or goods in any way arising from any act, omission, default or neglect of the service providers or any persons in the provision of service or assistance under this section.

SECTION 4 – PERSONAL CYBER

In respect of Section 4, “you” includes your **household**.

1. Theft of funds

We will indemnify you for any direct and pure financial loss that you sustain and are not compensated for by the issuing bank, financial institution or digital wallet company:

- a) as a result of a **theft of funds** due to unauthorized access to your bank account, credit or debit card or **digital wallet(s)** perpetrated by a **third party** wholly or partially through your **personal device** or **smart home device** or otherwise by digital or electronic means, and/or
- b) as a consequence of **you** being a victim of **phishing** or **email spoofing**, provided that:
 - i) you report in writing to the issuing bank, financial institution or digital wallet company within 7 days of discovery of the **theft of funds** and you lodge a police report detailing the **theft of funds** within 7 days of discovery by you, and
 - ii) you provide evidence that the issuing bank, financial institution or the digital wallet company is not reimbursing you for the full amount of the **theft of funds**, you having used best efforts to obtain reimbursement from same.

We will indemnify you for any reasonable and necessary costs incurred by you for prosecution of a criminal case against the **third party** for committing **theft of funds** or **phishing** or **email spoofing** against you.

2. Online shopping

We will reimburse you for your direct and pure financial loss due to transactions on the internet via payment card or **digital wallet** that you have been dishonestly induced to enter by a **third party** by electronic means to make a purchase of goods or services which are not delivered or rendered; provided that:

- a) you can show that you have made reasonable attempts to seek a recovery or refund from the **third party** and/or seller of the goods and services to indemnify you for your financial loss;
- b) the fraud event is reported by you to your card issuer, payment service provider, financial institution or other relevant entity within 48 hours of discovery by you; and
- c) your card issuer, payment service provider, financial institution or other relevant entity refuses in writing to reimburse you for transactions made by you as a result of the fraud.

Aggregate limit of liability

The maximum amount payable by us under Section 4 for the total of all loss whether in **theft of funds** or **online shopping** or any payment made by us shall not exceed \$2,500.

What is not covered

In addition to the general exclusions in the policy, the following additional exclusions apply to Section 4.

We will not cover any claim by you under this policy arising directly or indirectly from the following:



1. Events or circumstances that could reasonably lead to **theft of funds** and/or financial loss due to **online shopping** which are known by you prior to the inception of this policy.
2. Any action or omission of you or any misbehaviour of you which is intentional, malicious, dishonest, deliberate or reckless.
3. Any action or omission in your capacity as an employee, self-employed person or in any professional or business capacity.
4. **Cyber operation.** Discharge of a nuclear weapon will be deemed to arise from war even if accidental.

Notwithstanding our burden of proof, which shall remain unchanged by this exclusion clause, for determining attribution of a **cyber operation** to a sovereign state, you and we will consider any available, objectively reasonable evidence. This may include formal or official attribution by the government of the sovereign state in which the computer systems affected by the **cyber operation** are physically located to another sovereign state or those acting at its direction or under its control.

5. Failure, interruption, degradation or outage of infrastructure (such as any communication equipment, air conditioning, power supply installations, standalone generators, frequency inverter units, transformers and any other facilities that are used to maintain the functioning of electronic facilities that support computer systems and **data**) or related services of the following third party providers that are not under your control: telecommunication (including the internet), internet service (including internet service providers responsible for the provision of services, hardware and technical equipment for accessing and use/operation of the internet; domain name system service providers; other internet and external network service providers responsible for internet exchanges; network providers; and cable network, satellite and radio communication network operators), satellite, cable, electricity, gas or water providers.
6. Loss of or damage to tangible property and any consequential losses resulting therefrom, including the loss of use of tangible property.
7. Investment or trading losses including without limitation any inability to sell, transfer or otherwise dispose of securities.
8. Bodily injury, psychological harm, trauma, illness or death.
9. Misappropriation, theft, infringement or disclosure of any intellectual property (such as patents, trademarks, copyrights).
10. Any claim, written demand or assertion for compensation or damages made by any member of the **household** against another member of the **household**.
11. Contractual liability.
12. Any costs of betterment of your **personal device** or your **smart home devices**.
13. Any loss of or damage to cryptocurrencies (such as Bitcoin, Ethereum, Ripple, IOTA), and any ransom payments.
14. Gambling.
15. If you can benefit from other insurance for the same **theft of funds** or **online shopping** event, this policy will apply in excess over this other valid and collectable insurance policy available to you except insurance written specifically to cover as excess over the applicable limit of liability in this section.
16. Any **third party claim**.

Additional Claims Conditions for Section 4 - Personal Cyber

For us to pay claims under this section, you must keep to the following conditions.



1. Any **theft of funds** or financial loss due to **online shopping** must be first discovered by you during the **period of insurance** and reported to us during the **period of insurance** or within 72 hours of expiry or termination of the **period of insurance** (or within such shorter timeframe as specified below).
2. Any **theft of funds** or financial loss due to **online shopping** arising from the same original cause will be deemed to be one **theft of funds** or financial loss due to **online shopping**, such **theft of funds** or financial loss due to **online shopping** will be deemed to be first discovered or to have first occurred upon first discovery or occurrence of the first **theft of funds** or financial loss due to **online shopping** of the series, and a single excess (if applicable) and single limit of liability will apply in respect of the series. This applies to **theft of funds** or financial loss due to **online shopping** discovered during the **period of insurance** and reported to us during the **period of insurance** or within 72 hours of expiry or termination of the **period of insurance**.

Subrogation

If any payment is made under this policy, we will be subrogated (i.e. entitled to seek recovery of costs from any **third party**) to the extent of such payment up to all your rights of recovery from any **third party**. You must do all that is necessary to assist us in exercising and must not prejudice such rights. Any monies recovered will be applied firstly to any costs and expenses made to obtain the recovery, secondly to any payments made by us and thirdly to any other payments made by you.

Assistance

Before we pay, and as a condition precedent to cover you shall:

- a) take all reasonable and necessary measures to minimise the duration and effect of any **theft of funds** or financial loss due to **online shopping** event,
- b) cooperate with us or any relevant law enforcement, government agencies, or financial institutions (including by preserving any **hardware, software and data**).

SECTION 5 – FAMILY PROTECTION

Please refer to the policy schedule to see if this section is applicable.

1. Accidental death

If you, your spouse or child(ren) suffers death due to **injury** during the **period of insurance** occurring anywhere in the world, we will pay you or your legal personal representative the benefits as described below so long as death occurs within 90 days of the **injury**.

For the purpose of this section, "child" means any of your legal unmarried dependent child aged between one to 21 years old and who is a member of the **household**.

The maximum that we will pay is:

	Sum Insured
You	\$50,000
Your spouse	\$50,000
Your child(ren)	\$10,000 each

	Sum Insured
Aggregate limit for the period of insurance	\$100,000

2. Permanent disability

We will pay up to the sum insured specified in Section 4, item 1 - Accidental death, if you, your spouse or child(ren) suffers **injury** resulting in total permanent disability, as certified by a doctor, which happens within 12 months from the accident date.

For this section, 'total and permanent disability' refers to being certified by a **doctor** that the disability has continue for 12 months from the **accident** date and will in all probability continue for the remainder of your, your spouse or children's lifetime which results in you, your spouse or children being unable to engage in employment or occupation of any kind or where there is no employment or occupation from attending to their usual duties.

3. Hospital cash benefit (dengue fever)

We will pay a hospital cash benefit specified in the benefits summary in the event that you, your spouse or child(ren) is hospitalised for at least 3 continuous days due to dengue fever, as prescribed by a qualified medical practitioner for which the hospital makes a charge for room and board.

Conditions

What is not covered

We will not pay claims for death or permanent disability under the following conditions:

1. if you, your spouse or child(ren)
 - a) is more than 70 years old at the time the **injury** occurred;
 - b) is not a resident of Singapore; or
 - c) has been residing outside Singapore for more than 182 consecutive days. Cover resumes when they return to Singapore, if they are residents of Singapore.
2. if death or permanent disability is caused by:
 - a) suicide or any attempted suicide;
 - b) self-inflicted injury;
 - c) the effects of intoxicating liquor or illegal drugs;
 - d) pregnancy, childbirth;
 - e) any kind of diseases or illness; or
 - f) pre-existing physical or mental defects or infirmity including insanity;
3. if death is caused while you, your spouse or child(ren) were engaging in or taking part in:
 - a) any naval, military or air force service or operation;



- b) air travel except as a fare-paying passenger in a fully licensed passenger carrying aircraft;
- c) any trade, technical or sporting activity or as crew, all in connection with an aircraft;
- d) any kind of race (other than on foot or swimming) or trial of speed or reliability; or
- e) sports in professional capacity or dangerous sports such as parachuting, hang gliding, mountaineering, rock climbing or winter sports.

SECTION 6 – BICYCLE AND MOBILITY SCOOTER

Please refer to the policy schedule to see if this section is applicable.

We will pay up to the amount specified in the benefits summary for loss of **bicycle** or **mobility scooter** as a result of theft while it is securely locked outside your **home**.

What is not covered

We will not pay for:

- a) theft which are not reported to the police within 24 hours;
- b) theft other than in the circumstances involving forcible removal, violence or the threat of violence;
- c) theft committed by any member of your **household**

SECTION 7 – WORLDWIDE COVER FOR PERSONAL EFFECTS

Please refer to the policy schedule to see if this section is applicable.

We will pay up to the **sum insured** for this section specified in the **schedule** for accidental loss or damage of **Personal effects**, with a limit of \$2,500 for any one article.

We will not pay for:

- a) loss of **money** or improper use of lost or stolen **credit cards**;
- b) the first \$100 of each loss or damage
- c) loss or damage caused:
 - i) by washing, cleaning, dyeing, alteration, restoration, repair, maintenance, moth or vermin;
 - ii) to musical instruments while in transit;
 - iii) to cartridges or discs other than for their value as unused material, unless purchased pre-recorded then we will pay up to the maker's latest list price subject to the **sum insured**;
 - iv) by breakage of sports equipment whilst actually in use
 - v) by atmospheric or climatic condition;
 - vi) by mildew, rot, corrosion, rust, gradual deterioration, scratching or denting, inherent fault or defective workmanship, material or design.
- d) wear and tear, depreciation, mechanical or electrical defect or breakdown.

Basis of claims settlement

- a) An indemnity settlement basis will be applied if you decide not to re-instate, repair or replace the lost and/or damaged item.



- b) In any article forms part of a pair or set, we will be liable only for the value of the article which has been lost or damaged, and not for any higher value the article may have as part of a pair of set.
- c) The sum insured will not be reinstated for any article which has been totally lost or destroyed. If further insurance is required for replacement items, you must advise us accordingly.

GENERAL EXCLUSION

(Applicable to the whole policy)

This policy does not insure any destruction of or damage to any property or any consequential loss or any legal liability or any **injury**, illness or disease to any person directly or indirectly caused by, or contributed to, or arising from:

1. Sonic bangs or pressure waves caused by aircraft or other aerial devices.
2. Consequential loss or damage of any kind unless specifically provided for otherwise in the policy.
3. Pollution or contamination except to the extent expressly provided.
4. Any unexplained loss or mysterious disappearance.
5. Deliberate acts by you or any of the adult members of your household.
6. **Institute radioactive contamination, chemical, biological, biochemical and electromagnetic weapons exclusion clause**

This clause shall be paramount and shall override anything contained in this insurance inconsistent therewith;

In no case shall this insurance cover loss damage liability or expense directly or indirectly caused by or contributed to by or arising from:

- a) ionising radiations from or contamination by radioactivity from any nuclear fuel or from any nuclear waste or from the combustion of nuclear fuel
- b) the radioactive, toxic, explosive or other hazardous or contaminating properties of any nuclear installation, reactor or other nuclear assembly or nuclear components thereof
- c) any weapon or device employing atomic or nuclear fission and/ or fusion or other like reaction or radioactive force or matter
- d) the radioactive, toxic, explosive or other hazardous or contaminating properties of any radioactive matter. The exception in this sub-clause does not extend to radioactive isotopes, other than nuclear fuel, when such isotopes are being prepared, carried, stored, or used for commercial, agricultural, medical, scientific or other similar peaceful purposes
- e) any chemical, biological, bio-chemical, or electromagnetic weapon.

7. War and terrorism exclusion

The insurance by this policy excludes:

death, disability, loss, damage, destruction, any legal liabilities, cost or expense including consequential loss of

whatsoever nature, directly or indirectly caused by, resulting from or in connection with any of the following regardless of any other cause or event contributing concurrently or in any other sequence to the loss:

- a) war, invasion, acts of foreign enemies, hostilities or warlike operations (whether war be declared or not), civil war, rebellion, revolution, insurrection, civil commotion assuming the proportions of or amounting to an uprising, military or usurped power; or
- b) any act of terrorism including but not limited to
 - i) the use or threat of force, violence and/or
 - ii) harm or damage to life or to property (or the threat of such harm or damage) including, but not limited to, nuclear radiation and/or contamination by chemical and/or biological agents,
 by any person(s) or group(s) of persons, committed for political, religious, ideological or similar purposes, express or otherwise, and/or to put the public or any section of the public in fear; or
- c) any action taken in controlling, preventing, suppressing or in any way relating to (a) or (b) above.

If the **company** alleges that by reason of this exclusion, any loss, damage, cost or expense is not covered by this insurance the burden of proving the contrary shall be upon the **insured**.

8. Political risks exclusion

This insurance does not cover loss or damage occasioned directly or indirectly by or through or in consequence of any of the following occurrences namely:

- a) permanent or temporary dispossession resulting from confiscation nationalisation commandeering or requisition by any lawfully constituted authority
- b) permanent or temporary dispossession of any building resulting from the unlawful occupation of such building by any person

provided that the **company** is not relieved of any liability to the **insured** in respect of physical damage to the property insured occurring before dispossession or during temporary dispossession which is otherwise covered by this policy

- c) the destruction of property by order of any public authority

In any action suit or other proceeding where the **company** alleges that by reason of the provisions above any loss destruction or damage is not covered by this insurance the burden of proving that such loss destruction or damage is covered shall be upon the **insured**.

9. Date recognition general exception

There is no insurance under this policy in respect of any claim of whatsoever nature which arises directly or indirectly from or consists of the failure or inability of any

- a) electronic circuit, microchip, integrated circuit, microprocessor, embedded system, hardware, software, firmware, program, computer, data processing equipment, telecommunication equipment or systems, or any similar device
- b) media or systems used in connection with any of the foregoing

whether the property of the **insured** or not, at any time to achieve any or all of the purposes and consequential effects

intended by the use of any number, symbol or word to denote a date including without limitation, the failure or inability to recognise capture save retain or restore and/or correctly to manipulate, interpret, transmit, return, calculate or process any date, data, information, command, logic or instruction as a result of

- a) recognising using or adopting any date, day of the week or period of time, otherwise than as, or other than, the true or correct date, day of the week or period of time
- b) the operation of any command or logic which has been programmed or incorporated into anything referred to in (a) and (b) above

but this general exception shall not exclude any claim for subsequent loss or destruction of or damage to any property or consequential loss which itself results from a Defined Contingency (as defined hereunder) arising under any of the following sections but only to the extent that such claim would otherwise be insured under that section

Section 1 - Home contents and renovations

Section 6 – Bicycle and mobility scooter

Section 7 – Worldwide cover for personal effects

This general exception does not apply in respect of any of the following sections

Section 2 - Worldwide personal liability

Section 4 – Personal cyber

Section 5 - Family protection

Definition

For the purpose of this general exception only, "Defined Contingency" shall mean fire, lightning, explosion, aircraft and other aerial devices or articles dropped therefrom, riot, civil commotion, strikers, locked out workers, persons taking part in labour disturbances, malicious persons other than thieves, earthquake, storm, flood, escape of water from any tank apparatus or pipe, impact by any road vehicle or animal, or theft.

10. Communicable disease exclusion

(Not applicable to Section 2 – Worldwide Personal Liability)

- a) Notwithstanding any provision to the contrary, this policy excludes any loss, damage, liability, claim, cost or expense of whatsoever nature, directly or indirectly caused by, contributed to by, resulting from, arising out of, or in connection with a Communicable Disease or the fear or threat (whether actual or perceived) of a Communicable Disease regardless of any other cause or event contributing concurrently or in any other sequence thereto.
- b) As used herein, a Communicable Disease means any disease which can be transmitted by means of any substance or agent from any organism to another organism where:
 - i) the substance or agent includes, but is not limited to, a virus, bacterium, parasite or other organism or any variation thereof, whether deemed living or not, and
 - ii) the method of transmission, whether direct or indirect, includes but is not limited to, airborne transmission, bodily fluid transmission, transmission from or to any surface or object, solid, liquid or gas or between organisms, and
 - iii) the disease, substance or agent can cause or threaten damage to human health or human welfare or can cause or threaten damage to, deterioration of, loss of value of, marketability of or loss of use of property.

All other terms, conditions and exclusions of the policy remain the same.

11. Property cyber and data exclusion

With the exception of cover under Section 4, this **policy** excludes any other:-

- i) Cyber Loss;
- ii) loss, damage, liability, claim, cost, expense of whatsoever nature directly or indirectly caused by, contributed to by, resulting from, arising out of or in connection with any loss of use, reduction in functionality, repair, replacement, restoration or reproduction of any Data, including any amount pertaining to the value of such Data;

regardless of any other cause or event contributing concurrently or in any other sequence thereto.

- a) In the event any portion of this endorsement is found to be invalid or unenforceable, the remainder shall remain in full force and effect.
- b) This endorsement supersedes and, if in conflict with any other wording in the policy or any endorsement thereto having a bearing on Cyber Loss or Data, replaces that wording.

Definitions

- a) Cyber Loss means any loss, damage, liability, claim, cost or expense of whatsoever nature directly or indirectly caused by, contributed to by, resulting from, arising out of or in connection with any Cyber Act or Cyber Incident including, but not limited to, any action taken in controlling, preventing, suppressing or remediating any Cyber Act or Cyber Incident.
- b) Cyber Act means an unauthorised malicious or criminal act or series of related unauthorised, malicious or criminal acts, regardless of time and place, or the threat or hoax thereof involving access to, processing of, use of or operation of any Computer System.
- c) Cyber Incident means:
 - i) any error or omission or series of related errors or omissions involving access to, processing of, use of or operation of any Computer System; or
 - ii) any partial or total unavailability or failure or series of related partial or total unavailability or failures to access, process, use or operate any Computer System.
- d) Computer System means any computer, hardware, software, communications system, electronic device (including, but not limited to, smart phone, laptop, tablet, wearable device), server, cloud or microcontroller including any similar system or any configuration of the aforementioned and including any associated input, output, data storage device, networking equipment or back up facility, owned or operated by the Insured or any other party.
- e) Data means information, facts, concepts, code or any other information of any kind that is recorded or transmitted in a form to be used, accessed, processed, transmitted or stored by a Computer System

12. Sanction limitation and exclusion clause

We shall not be liable in respect of any claim or provide any benefit hereunder to the extent that the provision of such cover, payment of such claim or provision of such benefit would expose us to any sanction, prohibition or restriction under applicable national laws, United Nations resolutions or the trade or economic sanctions, laws or regulations of the European Union, United Kingdom or United States of America.

GENERAL CONDITIONS

(Applicable to the whole policy)

The conditions which appear in the policy or in any endorsement are part of the contract and must be complied with. They are, where their nature permits, conditions precedent to the right to recover from us.

1. Misrepresentation

Any misrepresentation, misdescription or non-disclosure material facts by the **insured** will entitle the **company** to alter, amend, cancel or void the policy having regard to the true facts. A material fact is any information that could influence the **company** in its assessment of the proposal.

2. Precautions

You must take all reasonable steps to safeguard against **accident, injury**, illness, disease, loss or damage, in particular:

- a) proper maintenance of the **building, renovations** or **contents**;
- b) the securing of all doors, windows and other means of entrance;
- c) the prevention of bodily injury and loss of or damage to the property;
- d) in relation to the Section 4 – Personal Cyber:
 - i) ensuring your **personal devices** and **smart home devices** are used and maintained as recommended by the manufacturer or supplier, and prevent and mitigate loss or damages covered under this policy by :-
 - ii) providing, maintaining and updating the operational system of your **personal devices** and **smart home devices** within 14 days after an official security patch has been issued for installation,
 - iii) deployment of appropriate system, device and data security measures (e.g. anti- malware solutions),
 - iv) usage/change of appropriate passwords, and
 - v) maintaining and updating at appropriate intervals data backup of your data, at least every 14 days

We shall not refuse payment to you under Section 4 of this policy if you prove that your non-compliance with the above preconditions was neither intentional nor grossly negligent. Equally we shall not refuse the payment to you if you prove the **theft of funds** and/or financial loss due to **online shopping** was not caused or aggravated by the non-compliance with the above preconditions.

- e) at all times acting with due care and attention as if the policy were not in force; and
- f) complying with all statutory obligations.

3. Notifications

You must notify us immediately if:

- a) there is any change of address of your permanent residence;
- b) your **home** is loaned or let while you and your **household** are living elsewhere for more than 60 consecutive days;
- c) any change shall be made in your premises, or the duties of any member of your **household** which increases the risk of loss, damage or **accident**;



- d) your interest in your **home** ceases, unless the cessation is brought about by will or operation of law; and
- e) you are declared bankrupt.

4. Cancellation

Either the **insured** or the **company** may cancel this policy by giving the other party 14 days' notice in writing sent to the Last known address. Refunds of premium in respect of a **period of insurance** will be made as follows:

- a) If the **insured** cancels the policy, we will make a pro-rate refund of 80% of the premium paid for any unexpired 12-month period(s) of the policy in which no claim has been made.
- b) If the **company** cancels the policy, we will make a pro-rata refund of the premium paid for any unexpired 12-month period(s) of the policy in which no claim has been made.

5. Alterations

At each renewal of this policy, we reserve the right to vary the premium payable and all other terms, conditions and exceptions of the policy. We will notify you of such change at least 30 days' before the renewal date. Your continued payment of premium after we give such notice will mean that you accept the change.

6. Jurisdiction

The indemnity provided by this policy shall not apply in respect of judgments which are not in the first instance delivered by obtained from a court of competent jurisdiction within Singapore, nor to orders obtained in the said court for the enforcement of judgments made outside Singapore whether by way of reciprocal agreements or otherwise.

7. Governing law

The policy is to be construed according to the laws of the Republic of Singapore.

8. Exclusion of rights under the Contracts (Rights of Third Parties) Act 2001

A person who is not a party to this policy contract shall have no right under the Contracts (Rights of Third Parties) Act 2001 to enforce any of its terms.

9. Assignment

You may not assign any legal rights or interests in this policy without our prior written consent.

10. Severability

Any unenforceable provision of this policy will not affect any other provisions and, if practicable, will be replaced with an enforceable provision with the same or similar intent as that unenforceable provision.

CLAIM CONDITIONS

(Applicable to the whole policy)

We will act in good faith in all our dealings with you. Equally, the payment of claims is dependent on:

Your own observance of the following:



1. Notifying us immediately if any event occurs which may give rise to a claim under this policy. You must not make any admission of liability, or any offer, promise or payment without our written consent.
2. Reporting in writing to us as soon as reasonably possible, full details of any incident which may result in a claim under this policy, and taking all reasonable action to minimise any loss or damage.
3. Forwarding to us immediately upon receipt, every writ, summons, legal process or other communication in connection with the claim.
4. Notifying us immediately if you have any knowledge of any impending prosecution, inquest or fatal **accident** inquiry in connection with any occurrence which may give rise to a claim.
5. Giving all necessary information and assistance that we may require, including written details of the claim you wish to make, and all relevant supporting documents, at your expense or at the expense of any claimant in the form and nature required.
6. Not abandoning any property to us.
7. Notifying the police as soon as reasonably possible of:
 - a) the fact that any insured property has been lost outside your **home**;
 - b) loss or damage caused by theft, arsonist, rioters or malicious persons; and
8. You or anyone acting on your behalf not making any fraudulent, false or exaggerated claims, otherwise we shall be under no obligation to make any payment under this policy.

Your recognition of our right:

9. At our own option to repair, replace or reinstate any lost or damaged item or part of it, or pay the amount of the loss or damage in money.
10. In respect of claims for indemnity against liability:
 - a) to take over and deal with in the name of any member of the **household** the defence or settlement of any claim made under this policy; and
 - b) as regards to Section 2, to pay to you or any other members of the **household** the maximum sum payable under this policy or any lesser sum for which the third party's claim can be settled and we will from then on be under no liability under the policy in relation to such claims except for costs and expenses of litigation incurred prior to the date we effected the payment.
11. To take proceedings in your name or that of any member of your **household**, but at our expense, to recover for our benefit the amount of any payment made under this policy.
12. When an incident results in a claim under this policy and there is other insurance which covers the same loss, damage, expense or liability, we will pay only our proportionate share.
13. On the happening of any loss or damage to the property insured, to enter any **building** where the loss or damage has occurred and if we wish, to take and keep possession of the property insured and to deal with salvage in a reasonable manner.
14. If there is any dispute as to the liability and/or amount to be paid under this policy, such dispute shall be determined by



arbitration in accordance with the statutory provisions on arbitration in that behalf for the time being in force. It is hereby expressly stipulated that it shall be a condition precedent to any right of action or suit upon this policy that an arbitration award shall be first obtained.

If the dispute shall not within 12 months from the date of disclaimer of liability or date of rejection of the offer made have been referred to arbitration under the provisions herein contained, then such claim shall for all purposes be deemed to have been abandoned and shall not thereafter be recoverable hereunder.

15. If an action or suit is not commenced within 12 months after the arbitration award is made under Claim Condition 14 of this policy, the **company** shall not be liable for such claim under this policy and such claim shall for all purposes be deemed to have been abandoned and shall not thereafter be recoverable against the **company**.

All persons covered by this policy must also observe its terms and conditions.

PREMIUM WARRANTY

Payment before cover warranty

(Applicable to policy issued to an individual)

1. The premium due must be paid to the **company** on or before the inception date or the renewal date of the coverage. Payment shall be deemed to have been effected to the **company** when one of the following acts takes place:
 - a) cash for the premium is handed over to the **company**;
 - b) a credit or debit card transaction for the premium is approved by the issuing bank;
 - c) a payment through an electronic medium including the internet is approved by the relevant party;
 - d) a credit in favour of the **company** is made through an electronic medium including the internet.
2. In the event that the total premium due is not paid to the **company** on or before the inception date or the renewal date, then the insurance shall not attach and no benefits whatsoever shall be payable by the **company**. Any payment received thereafter shall be of no effect whatsoever as cover has not attached.
3. In respect of insurance coverage with Free Look provision, the **insured** may return the original policy document to the **company** within the Free Look period if the **insured** decides to cancel the cover during the Free Look period. In such an event, the **insured** will receive a full refund of the premium paid to the **company** provided that no claim has been made under the insurance and the cover shall be treated as if never put in place.

Condition precedent

(Applicable to policy issued to a business or commercial establishment)

The validity of this policy is subject to the condition precedent that:

1. for the risk insured, the **policyholder** has never had any insurance terminated in the last twelve (12) months due solely or in part to a breach of any premium payment condition; or
2. if the **policyholder** has declared that it has breached any premium payment condition in respect of a previous policy taken up with another insurer in the last twelve (12) months:
 - a) the **policyholder** has fully paid all outstanding premium for time on risk calculated by the previous insurer based on the customary short period rate in respect of the previous policy; and



- b) a copy of the written confirmation from the previous insurer to this effect is first provided by the **policyholder** to us before cover incept.

Premium payment warranty

(Applicable to policy issued to a business or commercial establishment)

1. Notwithstanding anything herein contained but subject to Clause b) hereof, it is hereby agreed and declared that if the Period of Insurance is sixty (60) days or more, any premium due must be paid and actually received in full by us (or the intermediary through whom this policy was effected) within sixty (60) days of the inception date of the coverage under the policy, renewal certificate or cover note.
2. In the event that any premium due is not paid and actually received in full by us (or the intermediary through whom this policy was effected) within the sixty (60) day period referred to above, then:
 - a) the cover under the policy, renewal certificate or cover note is automatically terminated immediately after the expiry of the said sixty (60) day period;
 - b) the automatic termination of the cover shall be without prejudice to any liability incurred within the said sixty (60) day period; and
 - c) we shall be entitled to a pro-rata time on risk premium subject to a minimum of S\$25.
3. If the Period of Insurance is less than sixty (60) days, any premium due must be paid and actually received in full by us (or the intermediary through whom this policy was effected) within the Period of Insurance.

USEFUL PROCEDURES

1. Making a claim

Report your claim to us and send us a completed claim form together with all supporting documents. Information requested on the claim form includes the claimant's personal particulars, contact details and policy number. You should also include a brief description of the claim and particulars of other persons or witnesses involved, if applicable. Refer to our website for details.

2. Your feedback channels

If you have any feedback or comments on our service, tell us about it. Our service quality team will acknowledge receipt of your feedback within one working day and give you a final reply within seven working days. Refer to our website for details.

POLICY OWNERS' PROTECTION SCHEME

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 MSIG or visit GIA/LIA or SDIC websites (www.gia.org.sg or www.lia.org.sg or www.sdic.org.sg).

IMPORTANT - The insured is requested to read this policy. If any error or misdescription be found, the policy should be returned to the issuing office for correction.



HomeEasy Benefits Summary

The HomeEasy Benefits Summary below sets out the maximum amounts we will pay you and your **household** under the applicable plans per policy year. Please refer to the Policy for full terms, conditions and exclusions of this insurance. All sums are in Singapore Dollars.

Benefits	Owner Occupied and Landlord		Tenant	
	Silver	Gold	Silver	Gold
	Limit of Benefits			
Section 1 Home contents and renovations				
Contents	\$30,000	\$80,000	\$30,000	\$80,000
Renovations	\$70,000	\$120,000	Not covered	
Additional benefits to Section 1				
Alternative accommodation or loss of rent	Up to 10% of the sum insured under Section 1			
Removal of debris	Up to 5% of the sum insured under Section 1			
Cost of temporary protection	\$1,500			
Replacement of locks and keys	\$500			
Loss of money	\$250			
Cash allowance	\$300			
Contents temporarily removed	\$500 per item up to 15% of the sum insured for Contents			
Accidental breakage of fixed mirrors and glass	\$300	\$500	\$300	\$500
Utility bill relief and conservancy charges	\$300			
Energy efficient appliance upgrade	10% in addition			
Section 2 Worldwide personal liability				
Personal legal liability	\$1,000,000			
Property owner’s liability / tenant’s liability	\$500,000			
	\$1,000,000 in the aggregate			
Section 3 Emergency home assist				
Covered				
Section 4 Personal cyber				
Theft of fund	\$2,500			
Online shopping	\$2,500			
	\$2,500 in the aggregate			
Optional benefits				
Please refer to the policy schedule to see if the optional benefits are applicable				
Section 5 Family protection				
Accidental death (worldwide) and permanent disability	\$50,000			
– Insured	\$50,000			
– Spouse	\$10,000 each			
– Child(ren)	Aggregate of \$100,000 for the period of insurance			
Hospital cash benefit (per insured person)	\$100			
– Dengue fever	Minimum 3 days of hospitalisation			
Section 6 Bicycle and mobility scooter				
\$500				
Section 7 Worldwide cover for personal effects				
Accidental loss or damage for items worn or carried on you and members of your household	Sum insured up to \$10,000, subject to \$2,500 for any one article			