

HomeEasy



Peace of mind for an unbeatable value

Tailored for both HDB and private apartment property owners and tenants, this affordable and comprehensive home contents insurance perfectly complements your HDB fire or MCST insurance. Save more with our 3-year or 5-year plans while ensuring your home and valuables are well-protected. With HomeEasy, you can rest easy knowing you're covered.

Coverage Highlights

- **Up to \$200,000 for Home Contents and Renovations**, including cost of temporary protection, alternative accommodation or loss of rent, utility bill relief, conservancy charges and more.
- **Up to \$1,000,000 in Worldwide Personal Liability**, including landlord's and tenant's liability.
- **Up to \$2,500 for Personal Cyber Protection**, covering theft of funds and online shopping fraud.
- **Energy Efficient Appliance Upgrade** pays for the additional costs to replace your damaged appliances like air-conditioners, refrigerators, televisions and washing machines to those with an energy efficiency rating of at least 4 ticks.
- **Our Emergency Home Assist** ensures you get 24/7 help and advice for services like tele-medical advice, private medical transportation, plumber referral, electrician referral, locksmith assistance and more.

**Based on Owner Occupied or Landlord under Gold plan.*

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			

Benefits	Owner Occupied and Landlord		Tenant	
	Silver	Gold	Silver	Gold
Limit of Benefits				
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			
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			
3. Emergency home assist	Covered			
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				
5. Family protection				
Accidental death (worldwide) and permanent disability • Insured • Spouse • Child(ren)	\$50,000 \$50,000 \$10,000 each Aggregate of \$100,000 for the period of insurance			
Hospital cash benefit (per insured person) • Dengue fever	\$100 Minimum 3 days of hospitalisation			
6. Bicycle and mobility scooter	\$500			
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			

BUY ONLINE NOW

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.

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).

Information correct as at November 2024.