INDIVIDUAL SOLUTION

# ALLIANZ HOME PROTECT



Allianz

POLICY WORDING

# ALLIANZ HOME PROTECT POLICY

**THIS POLICY** is issued in consideration of the payment of premium as specified in the Policy Schedule and pursuant to the answers given in the Insured's Proposal Form (or when the Insured applied for this insurance) and any other disclosures made by the Insured between the time of submission of the Insured's Proposal Form (or when the Insured applied for this insurance) and the time this contract is entered into. The answers and any other disclosures given by the Insured shall form part of this contract of insurance between the Insured and Allianz Insurance Singapore Pte. Ltd. (hereinafter called "the Company"). In the event of any pre-contractual misrepresentation made in relation to the Insured's answers or in any disclosures made by the Insured, it may result in avoidance of the Insured's contract of insurance, refusal or reduction of the Insured's claim(s), change of terms or termination of the Insured's contract of insurance.

This Policy reflects the terms and conditions of the contract of insurance as agreed between the Insured and the Company.

**THE COMPANY AGREES** subject to the terms and conditions contained herein or endorsed or otherwise expressed hereon that if the Property Insured described in the said Policy Schedule or any part of such property be destroyed or damaged by the perils provided under this Policy during the Period of Insurance stated in the Policy Schedule or of any subsequent period in respect of which the Insured shall have paid and the Company shall have accepted the premium required for the renewal of this Policy, the Company will pay the Insured the Market Value or Sum Insured (whichever is the lowest) of the Property Insured at the time of the happening of its destruction, less any excess and amounts which the insured is required to bear under the policy.

**PROVIDED THAT** the liability of the Company shall in no case exceed in respect of each item the sum expressed in the Policy Schedule to be insured thereon or such other sum or sums as may be substituted therefor by endorsement hereon or attached hereto signed by or on behalf of the Company.

**PROVIDED ALWAYS** that the due observance and fulfilment of the terms, conditions and endorsements of this Policy in so far as they relate to anything to be done or complied with by the Insured shall be conditions precedent to any liability of the Company to make any payment under this Policy.

# POLICY CONDITIONS

## 1. IDENTIFICATION

This Policy and the Policy Schedule shall be read together as one contract and any other word or expression to which a specific meaning has been attached in any part of this Policy or the Policy Schedule shall bear such specific meaning wherever it may appear.

## 2. RIGHTS AGAINST COMPANY

Unless otherwise expressly stated, nothing contained herein shall give any rights against the Company to any person other than the Insured. Further, the Company shall not be bound by any passing of the interest of the Insured otherwise than by death or operation of law unless and until the Company shall by endorsement hereon declare the insurance to be continued.

## 3. RIGHT OF CLAIM

The extension of the Company's liability in respect of the property of any person other than the Insured shall give no right of claim hereunder to such person, the intention being that the Insured shall in all cases claim for and on behalf of such person and the receipt of the Insured of the claim proceeds shall in any case absolutely discharge the Company's liability hereunder.

## 4. SUM INSURED

The liability of the Company in respect of loss or damage during any one Period of Insurance shall be subject to the relevant limit of amount payable as set out in this Policy and in any event shall not exceed the amount stated against each item respectively specified in the Policy Schedule, or such other sum or sums as may be substituted therefor by endorsement hereon or attached hereto signed by or on behalf of the Company.

## 5. CONTRIBUTION (DUPLICATE COVERAGE)

In the event of other policies covering the same loss or damage to the Property Insured, the Company shall not be liable to pay or contribute more than its ratable proportion of any such claim.

## 6. CLAIMS (ACTION BY INSURED)

The Insured shall on the happening of any loss or damage to the Property Insured give immediate notice thereof in writing to the Company and shall at his own expense within sixty days after the happening of such loss or damage deliver to the Company a claim in writing (in such form as the Company may require) with such detailed particulars and proofs as may be reasonably required. In the case of loss or damage by theft or any attempt thereat he shall also give immediate notice to the Police.

If the Company shall elect to reinstate any Property Insured, the Insured shall furnish to the Company all such plans, specifications and quantities as the Company may reasonably require.

The Insured shall on receiving notice of any accident or claim arising under Section II give immediate notice thereof in writing to the Company and as soon as possible supply full particulars thereof in writing and shall send to the Company any writ, summons or other legal process issued or commenced against the Insured and shall give all necessary information and assistance to enable the Company to settle or resist any claim or to institute proceedings.

The Insured shall not incur any expense in making good any damage without the written consent of the Company and shall not negotiate, pay, settle, admit or repudiate any claim without the Company's consent.

## 7. POSSESSION RIGHTS

The Company shall be entitled:-

On the happening of any loss of or damage to the Property Insured to enter any building where the loss or damage has happened and to take and keep possession of the Property Insured and to deal with the salvage in a reasonable manner and this Policy or any copy thereof certified by the Company shall be proof of leave and license for such purpose. No property may be abandoned to the Company.

To undertake in the name and on behalf of the Insured the absolute conduct, control and settlement of any proceedings and to take proceedings at its own expense and for its own benefit but in the name of the Insured to recover compensation or secure indemnity from any third party in respect of anything covered by this Policy.

## 8. FORFEITURE OF BENEFITS

If any claim under this Policy shall be in any respect fraudulent or if any fraudulent means or devices are used by the Insured or any one acting on his behalf to obtain any benefit under this Policy; or, if the loss or damage be occasioned by the wilful act or with the connivance of the Insured; or, if the claim be made and rejected and an action or suit be not commenced within twelve months after such rejection; or (in the case of an arbitration taking place in pursuance of condition 12 of this Policy) within twelve months after the arbitrator or arbitrators or umpire shall have made their award, all benefits hereunder shall be forfeited.

## 9. AUTOMATIC RENEWAL CLAUSE

It is noted and agreed that subject to the terms and condition and payment of premium, this policy shall be renewed upon expiry until a notice of cancellation has been received.

## 10. CANCELLATION

This Policy may be cancelled at any time at the request of the Insured in writing to the Company and the premium hereon shall be adjusted on the basis of the Company receiving or retaining the customary short term premium or minimum premium. The Policy may also be cancelled by the Company by thirty days' notice given in writing to the Insured at his last known address, and the premium hereon shall be adjusted on the basis of the Company receiving or retaining pro rata premium.

## 11. FREE LOOK PERIOD (NOT APPLICABLE TO RENEWAL POLICIES)

Should you decide to not continue with the Policy for any reason, it may be returned to the Company or cancellation within 14 days after your receipt of the Policy. The Insured is assumed to have received the Policy 5 days after the Company's delivery of the Policy Schedule. Any premium paid will be refunded without interest. In such case, this Policy shall be deemed to have been void from the inception and the Company shall not be liable under this Policy for any loss, damage or liability sustain or incur.

## 12. ARBITRATION

If any difference arises as to the amount of any loss or damage such difference shall independently of all other questions be referred to the decision of an arbitrator, to be appointed in writing by the parties in difference, or, if they cannot agree upon a single arbitrator, to the decision of two disinterested persons as arbitrators, of whom one shall be appointed in writing by each of the parties within two calendar months after having been required so to do in writing by the other party. In case either party shall refuse or fail to appoint an arbitrator within two calendar months after receipt of notice in writing requiring an appointment, the other party shall be at liberty to appoint a sole arbitrator; and in case of disagreement between the arbitrators, the difference shall be referred to the decision of an umpire who shall have been appointed by them in writing before entering on the reference and who shall sit with the arbitrators and preside at their meetings. The death of any party shall not revoke or affect the authority or powers of the arbitrator, arbitrators or umpire respectively; and in the event of the death of an arbitrator or umpire, another shall in each case be appointed in his stead by the party or arbitrators (as the case may be) by whom the arbitrator or umpire so dying was appointed. The costs of the reference and of the award shall be in the discretion of the arbitrator, arbitrators or umpire making the award. And it is hereby expressly stipulated and declared that it shall be a condition precedent to any right of action or suit upon this Policy that the award by such arbitrator, arbitrators or umpire of the amount of the loss or damage if disputed shall be first obtained.

## 13. REASONABLE CARE

The Insured shall use all reasonable diligence and care to keep the premises in a proper state of repair and, where the Insured is the owner of the Property Insured, if any defect therein be discovered shall cause such defect to be made good as soon as possible and shall in the meantime cause such additional precautions to be taken for the prevention of injury, loss or damage as the circumstances may require and the Company shall not be liable for injury, loss or damage caused by a defect which the Insured has failed to remedy after having received notice of such defect either from the Company or any person or public body.

The Insured shall notify the Company in writing in the event of any change in the tenancy and/or occupancy of the property and/or of any increase of hazard and/or any alterations to the design, structure and material used in the Property Insured.

The Insured shall duly comply with and observe all laws, regulations, codes, guidelines and the-like of:

(a) any governmental or regulatory authority in Singapore responsible or having jurisdiction over fire safety standards; and/or
(b) any other statutory obligation including notice given

and requirements made pursuant to the breach and disregard which may affect or increase the risk.

## 14. MARKET VALUE

For the purpose of this Policy, the term Market Value shall mean the value of the Property Insured herein at the time of damage or loss less due allowance for wear and tear and/or depreciation, unless otherwise specified in the applicable clause.

The Market Value of the insured property shall for the purpose of this condition be determined by a valuation obtained by the Company from the manufacturer, authorised sole agent or agent, authorised broker, authorised distributor or building contractor of the cost of replacement or reinstatement, subject to the application of appropriate depreciation (unless otherwise specified in the applicable clause), of the insured property damaged or lost as it was at the time of the occurrence of such damage or loss.

In the event that there is, at the time of damage or loss no manufacturer, authorised sole agent or agent, authorised broker, authorised distributor or building contractor for the insured property, the valuation shall be obtained from a duly qualified loss adjuster to be mutually appointed by both parties. The valuation of the insured property by the manufacturer, authorised sole agent or agent, authorised broker, authorised distributor, building contractor, duly qualified loss adjuster shall be conclusive evidence in respect of the market value of the insured property in any legal proceedings against the Company.

## 15. GEOGRAPHICAL LIMIT OF PROPERTY INSURED

The cover of this Policy is restricted to properties within the territory of Singapore.

## 16. GOVERNING LAW AND JURISDICTION

This Policy shall be construed according to and governed by the laws of the Republic of Singapore.

The indemnity provided by this Policy shall not apply in respect of judgments which are not in the first instance delivered by or obtained from a Court of competent jurisdiction within Singapore nor to orders obtained in the said Court for the enforcement of judgments made outside the Republic of Singapore whether by way of reciprocal agreement or otherwise; and costs and expenses of litigation recovered by any claimant from the Insured which are not incurred in and recoverable in Singapore.

## 17. EXCLUSION OF RIGHTS UNDER CONTRACTS (RIGHTS OF THIRD PARTIES) ACT

Any person or entity who is not a party to this Policy shall have no rights under the Contracts (Right of Third Parties) Act (Cap. 53B) to enforce any terms of the Policy.

## 18. SUBROGATION

The Insured shall at the request and at the expense of the Company do and concur in doing and permit to be done all such acts and things as may be necessary or reasonably required by the Company for the purpose of enforcing any rights and remedies or of obtaining relief or indemnity from any other parties, to which the Company shall be or would become entitled or subrogated upon its paying or making good any damage under this Policy, whether such acts and things shall be or become necessary or required before or after indemnification by the Company.

# GENERAL EXCEPTIONS

This Policy does not cover:

1. Any loss, damage or other contingency occasioned by or through or in consequence, directly or indirectly, of any of the following occurrences namely:-

   (a) War, invasion, act of foreign enemy, hostilities or warlike operations (whether war be declared or not), civil war.
   (b) Mutiny, riot, military or popular rising, insurrection, rebellion, revolution, military or usurped power, martial law or state of siege or any of the events or causes which determine the proclamation or maintenance of martial law or state of siege.
   (c) Any act of terrorism.

   For this purpose an act of terrorism means an act, including but not limited to the use of force or violence and/or the threat thereof, of any person or group(s) of persons, whether acting alone or on behalf of or in connection with any organisation(s) or government(s), committed for political, religious, ideological or similar purposes including the intention to influence any government and/or to put the public, or any section of the public, in fear.

2. Any loss, damage or other contingency happening during the existence of abnormal conditions (whether physical or otherwise) which are occasioned by or through or in consequence, directly or indirectly, of any of the said occurrences shall be deemed to be loss, damage or a contingency which is not covered by this insurance, except to the extent that the Insured shall prove that such loss, damage or other contingency happened independently of the existence of such abnormal conditions.

   In any action, suit or other proceeding where the Company alleges that by reason of the provisions of this General Exception any loss, damage or other contingency is not covered by this insurance, the burden of proving that such loss, damage or other contingency is covered shall be upon the Insured.

   (a) Loss or damage occasioned by confiscation, commandeering, requisition or destruction of or damage to the property by order of the Government de jure or de facto or any Public Municipal or Local Authority of the country or area in which the property is situated.
   (b) Loss, damage or other contingency directly or

indirectly caused by or arising from or in consequence of or contributed to by nuclear weapons material.

(c) Loss, damage or other contingency directly or indirectly caused by or arising from or in consequence of or contributed to by ionising radiations or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion ofnuclear fuel. Solely for the purpose of this Exception 2(c), combustion shall include any self-sustaining process of nuclear fission.

3. Consequential loss or damage of any kind whatsoever.

4. All 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 something involving the use, presence, existence, detection, removal, elimination or avoidance of asbestos or exposure or potential exposure to asbestos.

5. Any Cyber Loss meaning any loss, damage, liability, expense, fines or penalties or any other amount directly or indirectly caused by:

   (a) The use or operation of any Computer System or Computer Network;
   (b) The reduction in or loss of ability to use or operate any Computer System, Computer Network or Data;
   (c) Access to, processing, transmission, storage or use of any Data;
   (d) Inability to access, process, transmit, store or use any Data;
   (e) Any threat of or any hoax relating to (a) to (d) above;
   (f) Any error or omission or accident in respect of any Computer System, Computer Network or Data

   For this purpose Computer System means any computer, hardware, software, application, process, code, programme, information technology, communications system or electronic device owned or operated by the Insured or any other party. This includes any similar system and any associated input, output or data storage device or system, networking equipment or back-up facility.

   Computer Network means a group of Computer Systems and other electronic devices or network facilities connected via a form of communications technology, including the internet, intranet and virtual private networks (VPN), allowing the networked computing devices to exchange Data.
   Data means information used, accessed, processed, transmitted or stored by a Computer System.

## SECTION I – LOSS OR DAMAGE TO THE HOMECONTENTS OR RENOVATIONS

The Company will indemnify the Insured against loss or damage caused by any of the below mentioned Perils to the Contents which expression shall include household goods and personal effects of every description (except as aftermentioned) being the property of the Insured or any member of his family normally residing with him whilst contained in the Private Dwelling which expression shall include the Private Dwelling House, Flat or Apartment and all domestic offices, stables, garages and out-buildings used solely in connection therewith and on the same premises specified in the Policy Schedule.

Provided that:

1. No one article (furniture, pianos, organs, household appliances, radios, television sets, video recorder sets, Hi-Fi equipment and the like excepted) shall be deemed of greater value than fifteen (15) percent of the basic sum insured on Contents unless such article is specially declared as a separate item.
2. This Section does not cover property more specifically insured, or, unless specially mentioned, deeds, bonds, bills of exchange, promissory notes, cheques, securities for money, stamps, documents of value other than cash/ coins/currency/banknotes, manuscripts, medals, motor vehicles and accessories or livestock.
3. This Section does not cover loss of or damage to Contents due to theft by the Insured domestic servants or any member of the Insured's family or household.

The Company will by payment or at its option by reinstatement or repair indemnify the Insured against loss or damage to the Property Insured caused by any of the undermentioned Perils:-

(a) Fire, Lightning, Thunderbolt, Subterranean Fire
(b) Explosion
(c) Aircraft Damage
(d) Water Tanks, Apparatus or Pipes
(e) Theft
(f) Impact by Road Vehicle
(g) Earthquake, Volcanic Eruption
(h) Hurricane, Cyclone, Typhoon, Windstorm and Flood
(i) Riot & Strike
(j) Malicious Damage
(k) Sprinkler Leakage
(l) Landslip and Subsidence
(m) Smoke Damage
(n) Spontaneous Combustion

(Subject to provisions under Appendix A)

The Company shall additionally indemnify the Insured for loss or damage caused by the Covered Perils to the Insured's renovations including improvements and betterments on walls, windows, ceiling, floors and doors.

# ADDITIONAL BENEFITS (SECTION I)

## 1. PROFESSIONAL FEES

The Company will additionally pay for professional fees of architects, consultants, engineers or surveyors which are needed to assess or advise on the repair or reinstatement of your renovations.

The maximum amount payable under this benefit shall be shared with the sum insured for Renovations

## 2. HOUSEHOLD REMOVAL

The Company shall indemnify the Insured for loss or damage to Contents in the course of removal by professional removers from Insured's home to Insured's new permanent residence within Singapore but excluding:

(a) Valuables
(b) Glass, earthenware and other items of a fragile nature which are not sufficiently and suitably packed by professional removals/packer

The maximum amount payable under this benefit shall not exceed the basic sum insured of the Contents.

## 3. TEMPORARY REMOVAL

The Company shall indemnify the Insured for loss or damage to Contents whilst temporarily removed from the Private Dwelling but remaining in Singapore for renovation, maintenance, cleaning, repair, modification or dyeing, against all the Perils but excluding:-

(a) Property removed for sale or exhibition;
(b) Theft as regards property in transit or on the person, if and so far as such property is not otherwise insured.

The liability of the Company under this cover is as specified in the Policy Schedule.

## 4. TEMPORARY STORAGE OF FURNITURE

The Company shall indemnify the Insured for loss or damage to Contents whilst temporarily stored for up to 30 days in a furniture depository within Singapore subject to a maximum amount stated in the Policy Schedule.

## 5. ALTERNATIVE ACCOMMODATION, LOSS OF RENT, UTILITY AND CONSERVANCY CHARGES

The Company shall indemnify the Insured for:

(a) accommodation expenses actually incurred by the Insured; and/or
(b) rent which continues to be payable by you; and/or
(c) loss of rent otherwise payable to you; and/or
(d) monthly service and conservancy charges payable towards the maintenance and upkeep of the common property; and/or
(e) incurred utility bills

in consequence of the Property Insured being so damaged as to be rendered uninhabitable but only in respect of the period necessary for reinstatement and subject to an amount stated in the Policy Schedule.

The maximum amount payable under this benefit shall be in addition to the basic sum insured of the Contents.

The Company does not apply any excess for this benefit.

## 6. WINDOW AND DOOR REPLACEMENT

The Company shall indemnify the Insured in respect of the cost incurred for repairing, changing or replacing the external doors, locks, keys and windows caused by forcible entry or attempted forcible entry to the Insured Property with items that are similar but not better subject to a maximum amount stated in the Policy Schedule.

The Company does not apply any excess for this benefit.

## 7. DOMESTIC SERVANT'S PROPERTY

The Company shall indemnify the Insured for loss or damage caused by any of the Perils to clothing and personal effects (other than cash, currency notes, bank notes and stamps) of the Insured's domestic servants, if and so far as such property is not otherwise insured, whilst in the location of risk in which such servants are residing with the Insured or any member of his family normallyresiding with him. The Company does not cover loss due tofailure to observe the terms and conditions of the Policy by your domestic servants as if he or she were you.

The maximum amount payable under this benefit shall be in addition to the basic sum insured of the Contents.

## 8. HOME CONTRACTING WORKS

The Company shall indemnify the Insured for damage or loss to Contents in respect of the contract works carry out by contractor at the Insured premises during the period of decoration and/or renovation for up to 2 months provided the liability of the Company is limited up to the maximum amount stated in the Policy Schedule.

The Company shall not indemnify the Insured for:

(a) Loss or damage which is foreseeable having regards to the nature of the construction work or the manager of its execution.
(b) The cost of loss prevention or minimization measures which become necessary during the period of insurance.
(c) Consequential loss of any kind.
(d) Loss or damage due to faulty design.
(e) Loss or damage discovered only at the time of taking inventory.

The Company does not apply any excess for this benefit.

## 9. EMERGENCY CASH ALLOWANCE

The Company shall reimburse the Insured an amount as

stated in the Policy Schedule as a result of insured perils covered by Section I of the Policy for the purchase of essentials items of clothing and personal effects.

The Company shall make the payment for the above benefit only after the loss has been ascertained to be a valid claim under Section I and which rendered the property insured to be uninhabitable for at least 5 days.

The maximum amount payable under this benefit shall be in addition to the basic sum insured of the Contents.

The Company does not apply any excess for this benefit.

### 10. ACCIDENTAL DAMAGE TO FIXED GLASS AND MIRRORS

The Company shall indemnify the Insured in respect of the cost incurred for repairing, changing or replacing fixed glass, glass tops of furniture and fixed mirrors in your home which has been broken due to an accident.

The Company shall not indemnify the Insured for loss or damage to movable items such as handheld mirrors, glass in wall-hung picture frames and mirrors or television and computer screens.

The maximum amount payable under this benefit shall be in addition to the basic sum insured of the Contents

### 11. DETERIORATION OF FRIDGE CONTENTS

The Company shall indemnify the Insured in respect of the cost incurred for replacing damaged food items stored in the Insured's refrigerator or freezer provided that the food items are damaged due to a mechanical breakdown, explosion or failure in the temperature-control device in the refrigerator or freezer.

The Company shall not indemnify the Insured for:

(a) The first SGD50 for every loss or damage to food items;
(b) Damage directly or indirectly caused by or arising from a power cut, whether or not planned by public authorities;
(c) Damage directly or indirectly caused by or arising from the disconnection of the power supply
(d) Damage caused by a deliberate act of anyone lawfully allowed into the Insured's premises
(e) Damage to food items contained in a refrigerator or freezer that is more than five years old

The maximum amount payable under this benefit shall be in addition to the basic sum insured of the Contents.

### 12. DOMESTIC SERVANT FRAUD OR DISHONESTY

The Company shall reimburse the Insured for the monetary loss directly resulting from the act of fraud or dishonesty committed by the Insured's domestic servant up to the amount stated in the Policy Schedule provided that:

(a) The act of fraud or dishonesty must be committed during the Period of Insurance;
(b) The act of fraud or dishonesty must be discovered during the Period of Insurance or within 30 days after the policy expiry or within 30 days after the death, dismissal or expiry of employment contract of the domestic servant, whichever is the sooner;
(c) Discovery of any act of fraud or dishonesty must be reported to the police within 24 hours; and
(d) The duty to prove that the monetary loss is a direct result of an act of fraud or dishonesty committed by the domestic servant falls on the Insured.

The maximum amount payable under this benefit shall be in addition to the basic sum insured of the Contents

## CLAUSES (SECTION I)

### 1. EXCESS CLAUSE

Unless specifically mentioned, We shall not pay the first SGD100 in respect of each and every claim under this Section with the exception of:-

(a) Water damage claim: SGD200 or 5% of loss whichever greater
(b) Household removal: SGD250
(c) Landslip & subsidence: SGD10,000 or 10% of loss whichever greater

### 2. LIMIT OF AMOUNT PAYABLE

The maximum aggregate amount the Company will pay in respect of Section I of this Policy is the basic sum insured of the Contents unless otherwise specified in each clause.

### 3. REPLACEMENT BASIS

In settling claims for theft or total loss of each item, the basis of settlement in determining Market Value shall not include any deduction for wear and tear or depreciation. This basis shall not be applicable to wearing apparels, curtains, carpets, bedsheets & household linen.

## SECTION II – WORLDWIDE PERSONAL LIABILITY

The Company agrees subject to the terms, exclusions and conditions contained herein or endorsed hereon to indemnify the Insured against all sums which the Insured shall become legally liable to pay as damages in respect of occurrences as hereinafter set forth happening anywhere in the world as stated in the Policy Schedule in respect of:

1. All sums which the Insured shall become legally liable to pay for compensation in respect of:

(a) bodily injury, illness or accidental death of any person
(b) loss of or damage to property

occurring anywhere in the world during the Period of Indemnity as a result of an accident and happening or

caused as described in the Policy Schedule.

2. All costs and expenses of litigation

   (a) recovered by any claimant against the Insured
   (b) incurred with the written consent of the Company

   in respect of a claim against the Insured for compensation to which the indemnity expressed in this Policy applies.

   In the event of the death of the Insured the Company will in respect of the liability incurred by the Insured indemnify the Insured's personal representatives in the terms of and subject to the limitations of this Policy provided that such personal representatives shall as though they were the Insured observe fulfill and be subject to the Terms Exceptions and Conditions of the Policy in so far as they can apply.

   For the purpose of this Section, Insured shall include all family members as owner/occupier of the location of risk. Family Members shall mean your spouse, children, parents and relatives normally living with you.

### EXCEPTIONS:

The indemnity expressed in this Policy shall not apply to:

1. liability assumed by the Insured by agreement and which would not have attached in the absence of such agreement.

2. liability in respect of
   (a) injury to or illness of any person under a contract of service or apprenticeship with the Insured if such liability is in respect of injury or illness arising out of and in the course of employment of such person by the Insured, any sums payable by the Insured under legislation relating to occupational injury or illness
   (b) injury to any person who is a member of the Insured's own family or a member of the Insured's household.

3. liability in respect of loss of or damage to property
   (a) belonging to the Insured
   (b) in the charge or under the control of the Insured or any servant or agent of the Insured

4. liability in respect of injury, illness, loss or damage caused by or in connection with or arising from
   (a) The ownership or possession or use by or on behalf of the Insured of any animal (other than dog or cat) aircraft, motor cycle, vehicle, vessel or craft of any kind.
   (b) The ownership possession or use by or on behalf of the Insured of any land or building.
   (c) Any employment profession or business of the Insured or anything done in connection therewith or for the purpose thereof.
   (d) The carrying out of any alterations, additions, repairs or decorations.

5. liability for any consequence of war, invasion, act of foreign enemy, hostilities (whether war be declared or not) civil war, rebellion, mutiny, revolution insurrection military or usurped power, strike, riot, or civil commotion

6. (a) any legal liability of whatsoever nature directly or indirectly caused by or contributed to by or arising from ionising radiations or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel. Solely for the purpose of this exclusion combustion shall include any self-sustaining process of nuclear fission
   (b) any accident loss destruction damage or legal liability directly or indirectly caused by or contributed to or arising from nuclear weapons material

   In these Exceptions:
   1. the expression "vehicle" shall include any type of machine on wheels or on caterpillar tracks
   2. the expression "vessel or craft" shall mean any vessel craft or thing made or intended to float on or in or travel on or through water or air

## CLAUSES (SECTION II)

### 1. LIMIT OF AMOUNT PAYABLE

The maximum aggregate amount the Company will pay in respect of Section II of this Policy is the amount stated against each item respectively specified in the Policy Schedule unless otherwise specified in each clause.

## OPTIONAL EXTENSIONS (NOT INCLUDED UNLESS SPECIFIED IN THE POLICY SCHEDULE)

## SECTION III – HOME APPLIANCE ACCIDENTAL PROTECTION

In consideration of an additional premium, the Company hereby agreed and declared that the insurance under this Policy shall extend to cover accidental physical loss or damage to the following items whilst in the Private Dwelling:

1. Kitchen appliance: refrigerator, freezer, dishwasher, microwave oven, cooker hood and hob
2. Home appliance: television, audio equipment, air-conditioner, washer/dryer
3. Personal appliance: tablets, laptops, computers

The Company will not cover:-

1. Any items or valuables that are not specifically listed above.
2. Specially Held Items, which expression shall mean items

which are held in connection to any profession or employment, or items which are insured under a separate policy.
3. Malicious acts by Insured or Insured's family.
4. Mysterious disappearance or unexplained loss.
5. Any electrical or mechanical breakdown

## CLAUSES (SECTION III)

### 1. EXCESS CLAUSE

The Company shall not pay the first SGD100 in respect of each and every claim under this Section unless specifically mentioned.

### 2. LIMIT OF AMOUNT PAYABLE

The maximum aggregate amount the Company will pay in respect of Section III of this Policy is the amount stated against each item respectively specified in the Policy Schedule unless otherwise specified in each clause

## SECTION IV – WORLDWIDE ALL RISKS

In consideration of an additional premium, the Company hereby agreed and declared that the insurance under this Policy shall include reinstatement or repair of loss of or damage of personal effects belonging to the Insured against any accidental physical loss of or damage occurring anywhere in the world, subject to a maximum amount stated in the Policy Schedule.

The Company will not cover:-

1. Loss or damage arising from Uninsurable Risks, which expression shall mean:
   (a) Wear and tear, depreciation, inherent defect, gradual deterioration, rust or oxidation, warping or shrinkage.
   (b) Rot, fungus, woodworm, beetle, mildew, moth or vermin
   (c) Any process of cleaning, dyeing, repairing, restoring or renovating any of the property hereby insured.
   (d) Mechanical defects in or the mechanical derangement or mechanical breakdown of any article or malfunction of electronic equipment.
   (e) Infidelity or dishonesty on you, any member of your family or household or any of your employees.
   (f) Consequential loss of any kind.
   (g) Landslip or subsidence

2. Contact or corneal lenses.

3. Specially Held Items, which expression shall mean items which are held in connection to any profession or employment, or items which are insured under a separate policy.

4. Theft
   (a) by deception
   (b) from any unattended vehicle, unless all windows, doors, luggage compartment, boot, sunroof and windscreen are completely closed and securely locked
   (c) of any pedal cycle away from the home not securely locked at the time of loss

5. Loss or damage to any pedal cycle while being used for racing or reliability or time trials.

6. Malicious acts by Insured or Insured's family

7. Valuables and personal effect separately and specially insured under any other Policy

8. Detention, seizure or confiscation by customs or other officials

9. Mysterious disappearance or unexplained loss.

10. Mobile/portable radio telecommunication equipment including mobile/portable telephones and pagers

## ADDITIONAL BENEFITS (SECTION IV)

### 1. LOSS OF PERSONAL DOCUMENT

The Company will pay for the cost reasonably and necessarily incurred for applying replacement of credit cards, passports and other personal documents including identity card and any certificate of identity for Insured due to accidental loss or damage.

### 2. LOSS OF PERSONAL MONEY

The Company will indemnify the Insured against accidental loss or theft of Money or unauthorized use of cash card anywhere in the world, but the Company will not cover loss:

(a) Which is not reported within 24 hours of discovery to the local police authority
(b) Caused by depreciation, confiscation or shortage due to errors or omissions
(c) Arising from Uninsurable Risks

### 3. UNAUTHORIZED USE OF CREDIT CARDS

The Company will pay for pecuniary loss due to unauthorized use of credit cards

## CLAUSES (SECTION IV)

### 1. EXCESS CLAUSE

The Company shall not pay the first SGD100 in respect of each and every claim under this Section unless specifically mentioned.

### 2. LIMIT OF AMOUNT PAYABLE

The maximum aggregate amount the Company will pay in respect of Section IV of this Policy is the amount stated against each item respectively specified in the Policy Schedule unless otherwise specified in each clause.

# SECTION V – ALL RISKS HOME CONTENTS AND RENOVATIONS

In consideration of an additional premium, the Company hereby agreed and declared that the insurance under this Policy shall include Accidental Damage as a Covered Peril for the purposes of Section 1 of this policy encompassing both Home Contents and Renovations as well as their associated additional benefits listed in Section 1.

Accidental Damage for the purposes of this benefit means a sudden, unexpected event which happens during the Period of Insurance which must be the only cause of injury or property damage.

For avoidance of doubt, all conditions and clauses in Section 1 as well as general exceptions apply to Section 5.

Additionally, the company will also not pay for:

1. Loss or damage arising from Uninsurable Risks, which expression shall mean:
   (a) Wear and tear, depreciation, inherent defect, gradual deterioration, rust or oxidation, warping or shrinkage..
   (b) Mechanical defects in or the mechanical derangement or mechanical breakdown of any article or malfunction of electronic equipment.
   (c) Infidelity or dishonesty on you, any member of your family or household or any of your employees.

2. Breakage of sports equipment while they are in use

3. Breakage of musical instruments while they are in use or any strings in any musical instrument

4. Breakage of bulbs and tubes where the apparatus itself is not damaged at the same time

5. Loss or damage caused by malicious acts by Insured or Insured's family

6. Loss or damage caused by domestic animals owned by the Insured or Insured's family or are under the care, custody or control of the Insured and the Insured's family

7. Loss or damage to Home Contents when they are damaged outside of the Insured's premises

8. Loss or damage caused by spillage of liquids

9. Loss or damage to fixed mirrors, fixed glass and sanitary ware

# ADDITIONAL BENEFITS (SECTION V)

## ADDITIONAL SUM INSURED HOME CONTENTS

In consideration of additional premium, the Company hereby agrees to increase the Sum Insured of the Home Contents as shown in the Policy Schedule.

## ADDITIONAL SUM INSURED RENOVATIONS AND BUILDING

In consideration of additional premium, the Company hereby agrees to increase Sum Insured of the Renovations as shown in the Policy Schedule.

Additionally, the Company hereby agrees to extend coverage under Section I to also include the Building.

For avoidance of doubt, the Building coverage will share the same limit as Section I as specified in the Policy Schedule.

Building shall mean the building structure of the Insured's premises excluding the foundations. This includes private areas owned by the Insured which public do not have access to.

The Company shall not pay for damage to areas which are not specifically owned by the Insured or only provided for the Insured's use such as but not limited to corridors, car parks, stairways, lift lobbies and swimming pools belonging to a condominium, flat, apartment or cluster housing.

# PREMIUM WARRANTY

## PAYMENT BEFORE COVER WARRANTY (FOR NON-CORPORATE INSURED)

1. Notwithstanding anything herein contained but subject to clause 2 hereof, it is hereby agreed and declared that the total premium due must be paid and actually received in full by the Company (or the intermediary through whom this Policy was effected) on or before the inception date (the "Inception Date") of the coverage under the Policy, Renewal Certificate, Cover Note or Endorsement.

2. In the event that the total premium due is not paid and actually received in full by the Company (or the intermediary through whom this Policy was effected) on or before the Inception Date referred to above, then the Policy, Renewal Certificate, Cover Note and Endorsement 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 never attached on the Policy, Renewal Certificate, Cover Note and Endorsement.

3. In respect of insurance coverage with Free Look provision, the Insured may return the original policy document to the Company or intermediary 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 (FOR CORPORATE INSURED)

The validity of this Policy is subject to the condition precedent

that:

(a) for the risk insured, the Insured 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
(b) if the Insured 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:
    (i) the Insured 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
    (ii) a copy of the written confirmation from the previous insurer to this effect is first provided by the Insured to the Company before cover incepts.

### PREMIUM PAYMENT WARRANTY (FOR CORPORATE INSURED)

1. Notwithstanding anything herein contained but subject to clause 2 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 the Company (or the intermediary through whom this Policy was effected) within sixty (60) days of the:

    (a) inception date of the coverage under the Policy,
    (b) Renewal Certificate or Cover Note; or
    (c) effective date of each Endorsement, if any, issued 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 the Company (or the intermediary through whom this Policy was effected) within the sixty day period referred to above, then:

    (a) the cover under the Policy, Renewal Certificate, Cover Note or Endorsement 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) the Company shall be entitled to a pro-rata time on risk premium.

3. If the Period of Insurance is less than sixty (60) days, any premium due must be paid and actually received in full by the Company (or the intermediary through whom this Policy was effected) within the period of insurance.

## GOODS AND SERVICES TAX IMPACT ON CLAIMS SETTLEMENT

### CLAIMS SETTLEMENT

We will pay your claim inclusive of the GST on items which are taxable supplies, up to the limit of the Sum Insured.

In the event that you are entitled to claim for the Input Tax Credit and if we make a payment under this policy as compensation to you, we will reduce the amount of the payment by deducting your Input Tax Credit entitlement irrespective of whether you have or have not claimed the Input Tax Credit, up to the limit of the Sum Insured.

### DETERMINING THE ADEQUACY OF THE SUM INSURED

If the subject matter hereby insured (inclusive of the GST) shall, on the happening of an insured peril, be collectively of greater value than the Sum Insured thereon, then the Insured shall be considered as being his own insurer for the difference, and shall bear a rateable proportion of the loss accordingly. Every insured item, if more than one, of the policy shall be separately subject to this condition.

In the event that you are entitled for the Input Tax Credit on each of the insured item(s), the value as stated above will be reduced by deducting your Input Tax Credit entitlement in determining the adequacy of the Sum Insured.

## SANCTION LIMITATION AND EXCLUSION CLAUSE

No Insurer shall be deemed to provide cover and no Insurer shall be liable to pay 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 that Insurer to any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of the European Union, United States of America and/or any other applicable national economic or trade sanction law or regulations.

## 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 the Company or visit the GIA or SDIC websites (www.gia.org.sg or www.sdic.org.sg).

## NOTICE

For all intents and purposes where there is a conflict or ambiguity as to the meaning in provisions of other languages of any part of the Contract, it is hereby agreed that the English version of the Contract shall prevail.

*THIS POLICY AND ITS CONDITIONS SHOULD BE EXAMINED AND IF INCORRECT, RETURNED AT ONCE FOR ALTERATION.*

# APPENDIX A: DESCRIPTION OF COVERED PERILS

## 1. FIRE, LIGHTNING, THUNDERBOLT, SUBTERRANEAN FIRE

Loss or damage to the Property Insured caused by fire, lightning, thunderbolt or subterranean fire.

## 2. EXPLOSION

Loss or damage to the Property Insured caused by explosion, but excluding loss of or damage to boilers, economizers, or other vessels, machinery or apparatus in which pressure is used or their Contents resulting from their explosion.

## 3. AIRCRAFT DAMAGE

Loss or damage directly caused by aircraft and other aerial devices and/or articles dropped therefrom, excluding damage caused by any aircraft for which permission to land has been extended by the Insured.

## 4. WATER TANKS, APPARATUS OR PIPES

Loss or damage caused by bursting or overflowing of domestic water tanks, apparatus or pipes but excluding:-

(a) in respect of each and every loss the amount stated in the Policy Schedule;
(b) damage to water tanks apparatus or pipes;
(c) destruction or damage occurring while the Residential Building is left untenanted in excess of the aforesaid ninety (90) days.

## 5. THEFT

Loss or damage caused by theft, only if accompanied by actual forcible and violent breaking into or out of a Residential Building or any attempt thereat.

PROVIDED that in the event of the Residential Building being left without an inhabitant therein for more than ninety (90) days whether consecutively or not in any one Period of Insurance the insurance against this Peril shall, unless otherwise agreed by endorsement hereon, be entirely suspended in respect of any period or periods during which the Residential Building may be unoccupied in excess of the aforesaid ninety (90) days.

## 6. IMPACT BY ROAD VEHICLE

Loss or damage caused by impact with the Property Insured by any road vehicles or animals not belonging to or under the control of the Insured or any member of his family normally residing with him.

## 7. EARTHQUAKE, VOLCANIC ERUPTION

Loss or damage directly caused by fire or otherwise occasioned by or through or in consequence of earthquake and volcanic eruption but excluding:-
in respect of each and every loss the amount stated in the Policy Schedule.

## 8. HURRICANE, CYCLONE, TYPHOON, WINDSTORM AND FLOOD

Loss or damage directly caused by fire or otherwise occasioned by or through or in consequence of Hurricane, Cyclone, Typhoon and Windstorm but excluding:-

(a) in respect of each and every loss the amount stated in the Policy Schedule;
(b) metal smoke stacks, awnings, blinds, signs or other outdoor fixtures and fittings;
(c) premises in the course of construction, alteration or repair except when all outside doors, windows and other openings are complete and protected against typhoon or windstorm unless specifically insured;
(d) any loss or damage caused by water or rain, whether driven by wind or not unless the building insured or containing the Property Insured shall first sustain actual damage to the roof or walls of same by the direct force of Hurricane, Cyclone, Typhoon and Windstorm and shall then be liable only for such damage to the interior of the building or the insured property therein as may be caused by water or rain entering the building through openings in the roof or walls made by the direct force of the said perils

## 9. RIOT & STRIKE

Loss of or damage to the Property Insured directly caused by:-

(a) The act of any person taking part together with others in any disturbance of the public peace (whether in connection with a strike or lock-out or not).
(b) The action of any lawfully constituted authority in suppressing or attempting to suppress any such disturbance or in minimizing the consequences of any such disturbance.
(c) The wilful act of any striker or locked-out worker done in furtherance of a strike or in resistance to a lock-out.
(d) The action of any lawfully constituted authority in preventing or attempting to prevent any such act or in minimizing the consequences of any such act.

## 10. MALICIOUS DAMAGE

Loss or damage to the Property Insured directly caused by the malicious act of any person (whether or not such act is committed in the course of a disturbance of the public peace) not being an act amounting to or committed in connection with an occurrence mentioned in General Exception 1 but excluding:-

(a) any loss or damage by explosion;
(b) loss or damage arising out of or in the course of burglary, housebreaking, theft or larceny or any attempt thereat or caused by any person taking part therein.

## 11. SPRINKLER LEAKAGE

Loss or damage to the Property Insured directly caused by water or other fire extinguishing agent accidentally discharged or leaking from the automatic sprinkler installation and/or drencher and/or fire suppression or extinguishing installation or apparatus installed in the

Property Insured.

This insurance does not cover loss or damage occasioned by or through or in consequence of:-

(a) explosion, the blowing up of buildings or blasting
(b) the order of any authority
(c) heat caused by fire
(d) repairs or alterations to the buildings or premises
(e) the automatic sprinkler installation being either repaired, removed or extended.

No liability shall attach if the Property Insured or containing the Property Insured becomes unoccupied and so remains for a period of more than thirty (30) days unless the Insured obtains the sanction of the Company signified by endorsement upon the Policy.

Special Conditions

(a) The Insured shall at all times during the currency of this Policy take all reasonable steps to maintain in proper working order the installation of Automatic Sprinklers, including the Automatic Alarm signal.
(b) The Company shall not be responsible for loss or damage which may occur after notice has been given to the Insured by the Company that Sprinkler Installations is/are liable to accident by reason of defective construction or condition nor if the Insured is himself aware of defect in construction or condition.

## 12. LANDSLIP AND SUBSIDENCE

Loss or damage to the Property Insured caused by landslip or subsidence and/or heave of the site on which the buildings stand or land belonging thereto, excluding:-

(a) in respect of each and every loss the amount stated in the Policy Schedule;
(b) loss or damage to swimming pools, terraces, patios, drives, footpaths, walls, gates or fences unless the building, its outbuildings or garages are damaged by the same cause and at the same time;
(c) loss or damage to or resulting from movement of solid floor slabs unless the foundation beneath the external walls of the Property Insured are damaged by the same cause and at the same time;
(d) loss or damage occasioned by happening through, or in consequence of:
    (i) coastal or river erosion.
    (ii) demolition, structural alteration or structural repair.
    (iii) defective design or inadequate construction of foundations.

## 13. SMOKE DAMAGE

Loss or damage to the Property Insured by fire or otherwise directly caused by smoke due to a sudden, unusual and faulty operation of any heating or cooking unit, only when such unit is connected to a chimney by exhaust pipe or vent pipe, and while in or on the described premises but not smoke from fire-places or industrial apparatus, excluding:-

(a) in respect of each and every loss the amount stated in the Policy Schedule.

## 14. SPONTANEOUS COMBUSTION

Loss or damage to the Property Insured caused by its own spontaneous fermentation, heating or combustion.

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