

MSIG Insurance (Singapore) Pte. Ltd.

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GST Reg No 20-0412212G Co Reg No. 200412212G
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**PRODUCT SUMMARY
HOME PROTECTOR INSURANCE
UNDERWRITTEN BY MSIG INSURANCE (SINGAPORE) PTE. LTD.**

Why home insurance?

The smart answer is because your home is one of the most valuable assets you have, and should a disaster strike, you have a lot to lose – everything you’ve saved for, built, collected, treasured and enjoyed. This applies no matter what type of place you live in, or whether you rent or own.

Can you afford the loss?

Ask yourself this: If all the valuables you own, your gold watch, jewellery, TV, audio-visual and photographic equipments, all your clothes and furniture were destroyed or damaged in a disaster, would you have the money to replace them?

If you say no, you need home contents insurance. What you need to figure out, then, it is not “why home insurance?” but rather what cover you require.

You may be surprised to learn that home insurance is not that expensive and that premiums can be as little as 25 cents a day. We offer 2 types of home contents plans specially designed to protect your lifestyle and meet your budget:

All Risks Plan covers

All forms of accidental loss or damage unless specifically excluded. An Excess of \$100 applies in respect of each Event unless otherwise specified.

Essential Plan covers

- 1) Fire, lightning, domestic explosion
- 2) Hurricane, cyclone, typhoon, windstorm, flood. An Excess of \$100 applies to each and every loss due to this peril.
- 3) Water discharged or overflowing or leaking from pipes, water systems or installations, roof, roof guttering and down-pipes (collectively referred to as “water conduits”) in or about Your Home but excluding damage to such water conduits arising from wear and tear. An Excess of \$100 applies to each and every loss due to this peril.
- 4) Earthquake or earthquake shock.
- 5) Aircraft and other spatial devices or articles dropped from them.
- 6) Impact by any land vehicle or any animal.
- 7) Civil commotion, labour disturbance and riot involving persons other than You, Your Family or any other person living in Your Home.
- 8) Malicious act of any person other than You, Your Family or any other person living in Your Home.
- 9) Theft accompanied by violent or forcible entry into Your Home by any person other than a member of the Your Family or any other person living in Your Home.

Summary of Benefits Covered under the 2 Plans

The sum insured of \$40,000 shown below is solely for the purpose of illustration only. To ensure adequacy of coverage, just take a few minutes to go through the attached checklist to estimate how much all the items in your home will add up to.

Coverage	Essential Plan	All Risks Plan
<p>Home Contents Home appliances, furniture, valuables, toys and other contents within the Home... excluding mobile phones, business equipment.</p> <p>Sub-Limits: - (i) For any single item excluding Valuable Property (ii) Valuable Property a. For any single item b. Maximum amount in total (limited to 30% of Home Contents Sum Insured)</p>	<p>\$40,000</p> <p>\$2,500</p> <p>\$2,500 per item \$12,000</p>	<p>\$40,000</p> <p>\$10,000</p> <p>\$2,500 per item \$12,000</p>
<p>Renovations Renovated fixtures, fittings and flooring including built-in closets within the Home, which were not part of the Home when originally supplied by the developer or landlord as the case may be.</p>	\$40,000	\$40,000
<p>Liability Coverage (i) Personal Liability Coverage Claims made against you for bodily injury or property damage resulting from negligence of you or your family members. (ii) Tenants Liability Indemnity against your legal liability to pay as compensation for loss or damage to any premises within Singapore hire, leased or rented to you including or its contents, fixtures and fittings in such premises not belonging to you but which are within your care, custody or control. Excess \$250</p>	<p>Up to \$1,000,000</p> <p>Up to \$500,000</p>	<p>Up to \$1,000,000</p> <p>Up to \$500,000</p>
<p>Emergency Home Assist Access to 24-hour MSIG Assist helpline for assistance services that include telephone medical advice, arrangement of private medical transportation, plumber, electrician and locksmith referrals.</p>	Not Covered	Included

Additional Benefits	Essential Plan	All Risks Plan
<p>1) Alternative Accommodation Home is damaged and rendered uninhabitable by a covered risk.</p>	<p>\$150 per day Up to \$6,000 (15% of Home Contents Sum Insured)</p>	<p>\$300 per day Up to \$10,000 (25% of Home Contents Sum Insured)</p>
<p>2) Temporary Removal Damage to or loss of home contents while being temporarily removed for renovation, maintenance, cleaning, etc Excess \$100</p>	<p>Up to \$6,000 (15% of Home Contents Sum Insured)</p>	<p>Up to \$8,000 (20% of Home Contents Sum Insured)</p>

Additional Benefits	Essential Plan	All Risks Plan
3) Window, Doors or Keys Replacement Damage to window and external doors and/or keys following burglary or attempted burglary.	\$500	\$1,000
4) Temporary Storage of Furniture Damage to or loss of home contents while being stored in a furniture depository up to 30 days. Excess \$250	Not Covered	Up to \$20,000 (50% of Home Contents Sum Insured)
5) Household Removal Damage to or loss of home contents in the course of removal by professional movers. Excess \$250	Not Covered	Up to \$40,000 (100% of Home Contents Sum Insured)
6) Interior Decoration/Refurbishment Damage to or loss of contract work provided that renovation period does not exceed 2 months.	Not Covered	Up to \$2,500 per item Maximum \$20,000
7) Domestic Servant's Property Damage to or loss of domestic servant's clothing and personal effects.	Up to \$500	Up to \$2,000
8) Contents in Domestic Deep Freezer Loss or damage to contents of any Deep Freezer (not more than 10 years old at inception of cover) in the house due to deterioration or putrefaction caused by rise or fall in temperature or accidental leakage of refrigerant or refrigerant fumes. Excess \$100	Up to \$500	Up to \$500
9) Loss of Money / Fraudulent Use of Credit / ATM Cards Loss of money or loss for which the Insured is responsible together with all reasonable and necessary costs and expenses incurred as a result of misuse by any unauthorized person following loss or theft of any credit or ATM cards up to theft involving forcible entry to your house.	Up to \$500	Up to \$1,000
10) Personal Accident Cover Accidental death at home as a result of fire or theft.	\$25,000	\$50,000
11) Medical Expenses Reimburses reasonable medical expenses incurred due to fire or theft in the home	Up to \$500	Up to \$500
12) Accidental Death of Pedigree Pet Accidental death of your pedigree pet cat or dog.	Not Covered	Up to \$500

Key Exclusions

The key exclusions include radioactive contamination, war and terrorism, deliberate acts by You or Your Family, Uninsurable Risks such as wear and tear, effects of fungus, mechanical breakdown, Unoccupied Home for more than 90 consecutive days and mysterious disappearance or unexplained loss.

This is just summary of benefits. Please refer to the policy contract, which you will receive upon acceptance of your application, for the full terms and conditions of the policy.

Your Home Contents Checklist

Description	Your Contents Value
<p><u>The Living and Dining room</u></p> <ul style="list-style-type: none"> ■ Sofa and dining set ■ Home theatre system ■ Lighting fixtures ■ Carpets, Curtains & Blinds ■ Paintings and ornaments ■ Telephone, toys, wine ■ Other furniture 	
<p><u>The Kitchen & Store Room</u></p> <ul style="list-style-type: none"> ■ Refrigerator ■ Microwave oven ■ Washing machine ■ Vacuum Cleaner ■ Pots, pans, china/glassware & cutlery ■ Other electrical appliances ■ Tools 	
<p><u>Bedroom (s)</u></p> <ul style="list-style-type: none"> ■ Beds, Bed linen ■ Lightings ■ Carpets, Curtains & Blinds ■ Personal effects like clothing and handbags ■ Valuables ■ TV, VCD player ■ Miscellaneous items like toys and ornaments, massage Chair 	
<p><u>The Study Room</u></p> <ul style="list-style-type: none"> ■ Computer, laptop and accessories ■ Carpets, Curtains & Blinds ■ Lightings ■ Books ■ Other Furniture 	
<p><u>Total Value</u></p>	

What is the premium payable

Sum Insured		Essential Plan		All Risks Plan	
Home Contents	Renovations	Annual Premium	Monthly Premium	Annual Premium	Monthly Premium
\$ 40,000	\$ 40,000	\$ 85.60	\$ 8.56	\$ 154.08	\$ 15.41
\$ 50,000	\$ 50,000	\$ 107.00	\$ 10.70	\$ 192.60	\$ 19.26
\$ 75,000	\$ 75,000	\$ 160.50	\$ 16.05	\$ 288.90	\$ 28.89
\$100,000	\$100,000	\$ 214.00	\$ 21.40	\$ 385.20	\$ 38.52

Minimum Premium Per Policy

Essential Plan - \$85.60 per annum or \$8.56 per month

All Risks Plan - \$154.08 per annum or \$15.41 per month

All premiums quoted above are inclusive of 7% GST.

To know the premium payable for other sum insured not specified above, please call MSIG at 68277605 during office hours from 8.45am to 5.30pm Monday to Friday (except public holidays).



Home Protector Application Form

THE INSURANCE ACT : In this application form, you are required to disclose fully and faithfully all the facts which you know or ought to know in respect of the risk that is being proposed; otherwise the policy issued hereunder may be void.

Details of Applicant

Name : _____ NRIC No : _____
 Date of Birth : _____ Sex : _____ Marital Status : _____
 Address : _____ S (_____)
 Email Address : _____
 Tel : _____ (H) _____ (O) _____ (Hp/Pgr)
 Occupation : _____ Employer : _____

Risks Details

Address of Property to be insured (if different from the above) : _____
 All Risks Plan - Sum Insured for Home Contents: _____ (please provide details if you wish to insure any item of furniture or domestic appliance exceeding S\$10,000)
 Essential Plan - Sum Insured for Home Contents: _____ (please provide details if you wish to insure any item of furniture or domestic appliance exceeding S\$2,500)
 Optional Cover - Sum Insured for Worldwide All Risks _____

IMPORTANT: The sum insured should represent the full replacement value to ensure adequacy of coverage.

Please answer the following questions (*Delete accordingly)

1. Is your property owner-occupied? *Yes / No
2. Have you ever been refused cover or have special terms and/or additional premium from any household contents or personal belongings insurance been imposed on you.? If yes, please provide details separately. *Yes/No
3. Have you made any claims under home contents or personal property insurance within the past two years? If yes, please provide details separately. *Yes / No

Payment Options

Annual Payment Option	Monthly Payment Option
<input type="checkbox"/> VISA/MasterCard	<input type="checkbox"/> VISA/MasterCard
<input type="checkbox"/> Standard Chartered Bank(Singapore) Limited Account	<input type="checkbox"/> Standard Chartered Bank (Singapore) Limited Account
<input type="checkbox"/> Cheque (Enclosed cheque no. _____)	

Payment Authorisation

I/We hereby authorise Standard Chartered Bank (Singapore) Limited ("the Bank") to debit from my/our Bank Account or charge to my/our VISA/MasterCard Card Account with the bank specified below for the premium including unpaid premium, if any, under my/our Home Protector with MSIG Insurance (Singapore) Pte. Ltd. This authorisation will remain in force until terminated by my/our written notice.

VISA / MasterCard Card Account _____ - _____ - _____
 Card Expiry ____/____ (mm/yyyy) Issuing Bank _____
 Standard Chartered Bank (Singapore) Limited Savings / Current / Cheque and Save Account

I/We agree that the Bank

1. will be under no obligation to effect payment if my/our account does not have sufficient funds and charge me/us a fee for this policy.
2. may also at its discretion allow the debit even if this results in an overdraft/increase of the overdraft on the account and impose charges accordingly.
3. will be under no liability to me/us if for any reason it fails to comply with this direct debit authorisation.

Declaration

1. I/We agree that the statements made in this application form are true and correct to the best of my/our knowledge and have not withheld facts likely to influence the insurance company's assessment of this proposal. This application form and other information declared shall form the basis of the contract
2. I/We understand that this insurance will commence only when MSIG Insurance (Singapore) Pte. Ltd. confirms cover in writing and it will be automatically renewed unless a written termination notice is given by me/us or by MSIG Insurance (Singapore) Pte. Ltd. at least 30 days before the intended date of cancellation.
3. I understand and accept that my/our personal particulars will be collected, used and disclosed by MSIG in accordance with the Personal Data Protection Act 2012 and MSIG's Privacy Policy, for the provision of all services related to, and protection under, this insurance policy. I understand and accept that MSIG may also collect, use and disclose my personal particulars in a number of ways, including (a) for proper servicing, underwriting and administration of claims, and (b) for marketing of MSIG's products and services. MSIG may disclose my personal particulars to its business partners and third party service providers for the aforesaid purposes. Where there are more than one individual insured persons, I warrant that I have obtained their consent to MSIG's collection, use and disclosure of their personal particulars. The full MSIG's Privacy Policy can be found at www.msig.com.sg

I agree to receive updates from MSIG on insurance products and promotions via SMS and/or phone calls.

Signature of Applicant (for and on behalf of all persons to be insured)

Date

This insurance is not In force until MSIG Insurance (Singapore) Pte. Ltd. ("MSIG Insurance") has accepted the application and received the premium in full. Please read the terms and conditions in the Home Protector Insurance Policy when it is issued to you.

This policy is protected under the Policy Owner's 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 Insurance or visit the General Insurance Association or SDIC websites (www.gia.org.sg or www.sdic.org.sg)