

United Home Protection Insurance



PROTECTING YOU AND YOUR ASSETS AGAINST THE UNEXPECTED

You spend much of your time, money and effort to build a home. As such, you should protect it from unexpected losses. Our **United Home Protection Insurance** is specially designed to protect you, your family and your assets.

Table of Benefits and Annual Premium (Valid from 1 April 2012 onwards)

STANDARD PLAN BENEFITS		Plan A (S\$)	Plan B (S\$)	Plan C (S\$)	Plan D (S\$)
		Maximum Limit Per Plan			
1	(A) Household Contents (including valuables) and Improvements	50,000	100,000	150,000	200,000
		*Limit per article: S\$1,000, unless separately specified on the Schedule and a sum insured is placed on each item. This limitation shall not apply to furniture, piano, organ, household appliances, multimedia equipment and personal computer.			

ADDITIONAL BENEFITS TO SECTION 1		(Maximum Limit Per Claim)			
(i)	Architects' and Legal Fees, Cost of Removal of Debris and Fire Extinguishment	5,000	10,000	15,000	20,000
(ii)	Cost of Temporary Accommodation	5,000	10,000	15,000	20,000
(iii)	Damage to Domestic Workers' Property	500	1,000	1,500	2,000
(iv)	Damage to Refrigerated Food	500	500	500	500
(v)	Cost of Replacement of Locks and Keys following a Break-in	500	500	500	500
(vi)	Damage to Awnings, Blinds and Signs	1,000	1,000	1,000	1,000
(vii)	Damage to Household Contents during removal by Professional Movers	5,000	5,000	5,000	5,000
(viii)	Accidental Death of Domestic Pedigree Pet	500	500	500	500

2	Personal/ Family Liability Geographical Limit: Anywhere within Singapore				
	Any One Accident	500,000	500,000	500,000	500,000

3	Fatal Accident caused by Thieves or Fire whilst at the Situation					
	(a)	Insured	5,000	10,000	15,000	20,000
	(b)	Insured's Legal Spouse	5,000	10,000	15,000	20,000
	(c)	Child(ren)	5,000	5,000	5,000	5,000
	(d)	Hospital Cash Benefits (For each complete day stay in a Hospital up to 60 days)	NIL	NIL	100/Family/ day	100/Family/ day
	Aggregate Limit Per Family		50,000	50,000	50,000	50,000

STANDARD PLAN BENEFITS		Plan A (S\$)	Plan B (S\$)	Plan C (S\$)	Plan D (S\$)
4	Home Emergency Assistance Services (This referral service is provided by International SOS Pte Ltd)				
	(A)	Home Care Services			
	(i)	Locksmith Assistance	Limit for each Home Care Service: S\$100 per event and maximum two (2) events per period of insurance		
	(ii)	Plumbing Assistance			
	(iii)	Electrical Assistance			
	(iv)	Air-conditioner Engineer Assistance			
	(v)	Pest Control Assistance			
	(B)	Referral Services			
	(i)	Home Cleaning Assistance	Provide Referral Service only. All costs shall be paid by the Insured		
	(ii)	Home Nursing Care Assistance			
	(iii)	Television Repair Assistance			
	(iv)	Home Movers Assistance			
(v)	Washing Machine Repair Assistance				
(vi)	Refrigerator Repair Assistance				
(vii)	Arrangement for a Doctor's House Call				
ANNUAL PREMIUM (INCLUDING 7% GST)		115.56	218.28	333.84	436.56

OPTIONAL EXTENSIONS (WITH ADDITIONAL PREMIUM)

1.	(B) Valuables (Geographical Limit: Anywhere in Singapore)		
	(i)	Unspecified Article(s)	Please advise the sum to be insured. Limit per article: S\$2,500 Premium payable: Subject to underwriting
	(ii)	Specified Article(s)	Please advise the article(s) to be insured and the respective sum insured. Premium payable: Subject to underwriting
	(C) Buildings (excluding foundation)		Please advise the sum to be insured. Premium rate: S\$3.50 per S\$10,000 (For Class I construction only)

Note: Optional Extension(s) can only be taken up together with the Standard Plan.

Brief Description of the Product Benefits:

- Loss or damage caused by Insured Events such as fire, explosion, lightning, burglary, malicious damage, bursting or overflowing of water apparatus or pipes, impact damage, windstorm, riots or acts of strikers, accidental breakage of fixed glass and flood, etc to the property insured
- Architects' and legal fees, cost of removal of debris and fire extinguishment necessarily incurred arising from an Insured Event
- Cost of temporary accommodation incurred arising from an Insured Event
- Damage to domestic worker's property arising from an Insured Event
- Damage to refrigerated food due to breakdown of a refrigerator unit
- Cost of replacement of locks and keys following a break-in
- Damage to awning, blinds and signs arising from an Insured Event
- Accidental loss of or damage to household contents during removal by professional removers
- Accidental death of domestic pedigree pet(s) caused by violent external and visible means, occurring whilst the domestic pedigree pet(s) is/are confined within the Situation
- Personal / family liability protection within Singapore
- Accidental death of Insured, Insured's legal spouse or Child(ren) occurring in the Situation occasioned by outward and visible violence caused by thieves or fire
- Home Emergency Assistance referral service by International SOS Pte Ltd

DEDUCTIBLE TO SECTION 1 (A), OPTIONAL EXTENSIONS 1(B) AND 1(C) OF THE TABLE OF BENEFITS ONLY

Insured is to be liable for the following deductibles in respect of one claim or all claims of a series consequent on or attributable to one source or original cause.

	<u>* Deductible</u>
1. Landslip or subsidence due to flood	S\$10,000
2. Water Damage	S\$ 500
3. Breakage or Accidental Loss or Damage	S\$ 500

**Deductible does not apply to Additional Benefits to Section 1.*

All insurance terms and conditions are stated in the United Home Protection Insurance policy contract.

Important Definitions

- 1 Situation** means your private dwelling insured under the policy.
- 2 Buildings**
The private dwelling, residential flat or private boarding house and all domestic outbuildings, fixtures and fittings attached to the Building, in-ground swimming pool, underground services, walls, gates, and fences and all other domestic improvements of a structural nature of the Situation and for which you are legally responsible. All Buildings are declared by the Insured to be built of brick stone or concrete and roofed with concrete, slate, metal, asbestos or a composition of asbestos and other non-combustible mineral ingredients unless specially mentioned to us.
- 3 Household Contents**
All contents of every description and tenants' fixtures and fittings at the Situation and belonging to you (or for which you are legally responsible) or to members of your family when permanently residing with you, including the following valuable articles:
 - (a) Cash and other negotiable securities, travel tickets, credit cards, deeds, documents, stamp collections, manuscripts, medals and coins, all whilst held for private purposes, up to an amount of S\$500 in total, unless separately specified in the Schedule and a sum insured placed on each item.

- (b) Curios, pictures or other works of art, furs, jewellery, jade, gemstones, watches, gold or silver objects, up to a maximum any one item of S\$1,000 or 5% of the sum insured on Household Contents, whichever is the greater, unless separately specified on the Schedule and a sum insured placed on each item.

But shall not include:

Livestock, motor vehicles, motor cycles, caravans, trailers, boats, aircraft or their accessories whilst in them or on them.

Major Exclusions

This Policy generally does not cover:

- (A) Loss or destruction of or damage to any property whatsoever or any loss or expense whatsoever resulting or arising therefrom or any consequential loss;
- (B) War and kindred risks;
- (C) Acts of terrorism;
- (D) Contracts (Right of Third Parties) Act 2001

For the full list of Exclusion, you can request a copy of the specimen policy from United Overseas Insurance Limited ("UOI").

Special Features

No Claim Discount

If this insurance is in force for three (3) consecutive policy years and there is no claim made during these periods of insurance, you will be entitled to a 15% No Claim Discount on premium payable for the 4th policy year onwards.

Free Look Cover

For new policy issued to you, we will give you a "Free Look" period of fourteen (14) business days from the date you receive the policy document. Should you decide not to continue with the insurance purchased, you may return the original policy document to us or intermediary within this period and we will refund your premium in full, if you have not made a claim. The policy document is deemed to have been received by you three (3) days after we have dispatched it. The "Free Look" period will not apply to policies with a term of less than one (1) year. It will also not apply to policy renewals.

The above is provided for general information only and is not a contract of insurance. Full details of the terms, conditions and exclusions of this insurance are provided in the policy contract and will be sent to you upon acceptance of your application by UOI.

You may wish to seek advice from a qualified adviser before making a commitment to purchase the product. In the event that you choose not to seek advice from a qualified adviser, you should consider carefully whether this product is suitable for you.



Policy Owner's 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 your insurer or visit the GIA/ LIA or SDIC websites (www.gia.org.sg or www.lia.org.sg or www.sdic.org.sg).

For more information, please call UOI at 6222 7733 or your Insurance Adviser.

UNITED HOME PROTECTION INSURANCE APPLICATION FORM

Statement pursuant to Section 25(5) of the Insurance Act, you are to disclose in this form, fully and faithfully, all the facts that you know or ought to know, otherwise this Policy issued hereunder may be void.

PLEASE TICK:				
Standard Plan	<input type="checkbox"/> Plan A	<input type="checkbox"/> Plan B	<input type="checkbox"/> Plan C	<input type="checkbox"/> Plan D
Optional Extensions: (Please specify the amount of the property to be insured)				
Valuables	<input type="checkbox"/> (Premium rate subject to underwriting) (A) Unspecified Article(s) S\$ _____ (B) Specified Article(s) S\$ _____ (total sum insured for this cover) (Please provide the list of articles and the respective sum to be insured)			
Buildings	<input type="checkbox"/> S\$ _____ (Premium rate: S\$3.50 per S\$10,000)			
Period of Insurance: From: _____ to _____				
Total Annual Premium: S\$ _____ Plus S\$ _____ (7% GST)= S\$ _____ (including 7% GST)				

APPLICANT'S PARTICULARS			
Full name as in NRIC/Passport (underline surname) <input type="checkbox"/> Mr <input type="checkbox"/> Ms <input type="checkbox"/> Mrs <input type="checkbox"/> Mdm <input type="checkbox"/> Dr			
Marital Status		Occupation	Race
Mailing Address			Postal Code
NRIC/ Passport Number	Date of Birth (dd/mm/yyyy)		Gender <input type="checkbox"/> Male <input type="checkbox"/> Female
Contact No. (Mobile Phone)	(House)	(Office)	
Email Address			

Information on the property to be insured			
1	Address of the property to be insured:		
2	What is the type of property?		
	<input type="checkbox"/> Detached	<input type="checkbox"/> Non-Detached	<input type="checkbox"/> Flats, Private apartment & Condominium <input type="checkbox"/> Others, please specify: _____
3	Does any financial institution have an interest in your property?		<input type="checkbox"/> Yes <input type="checkbox"/> No
	If "Yes", please state the name of the financial institution		

Insurance & Claims History

1	Have you previously been insured?	<input type="checkbox"/> Yes <input type="checkbox"/> No
2	Has any Company or Insurer	<input type="checkbox"/> Yes <input type="checkbox"/> No
	(a) declined to insure you?	<input type="checkbox"/> Yes <input type="checkbox"/> No
	(b) required special terms to insure you?	<input type="checkbox"/> Yes <input type="checkbox"/> No
	(c) cancelled or refused to renew your Insurance?	<input type="checkbox"/> Yes <input type="checkbox"/> No
	(d) increased your premium on renewal?	<input type="checkbox"/> Yes <input type="checkbox"/> No
3	Do you have any other similar insurance in force now?	<input type="checkbox"/> Yes <input type="checkbox"/> No
4	Have you made any claims under such similar type of insurance during the last three (3) years?	<input type="checkbox"/> Yes <input type="checkbox"/> No

If any one of the above answers from 1 to 4 is "YES", please provide details below:-

Declaration

I hereby declare that the statements and particulars stated herein are complete and correct and that no facts have been suppressed or mis-stated. I agree that this proposal shall form the basis of the contract between me and UOI.

I am aware that I can seek advice from a qualified adviser before making a commitment to purchase the product. In the event that I choose not to seek advice from a qualified adviser, I take sole responsibility to ensure that this product is appropriate to my financial needs and insurance objectives.

Applicant's Signature

Date

Mode of Payment

*This policy is subject to **Payment Before Cover Warranty**, ie. full premium payment must be made before policy inception.*

- Please charge S\$_____ (including 7% GST) to my * American Express/ MasterCard/ Visa Credit Card (*delete as appropriate)
Card No: _____
Expiry Date: _____ / _____ (mm/ yyyy) Verification Code: _____
- I enclose a cheque of S\$_____
Bank/ Cheque No: _____

Authorised Insurance Agent / Broker
