

UOI Home Contents Insurance

A package insurance designed to protect your assets within your residential premises arising from any unforeseen and sudden physical loss or damage from any cause other than those specifically excluded in the insurance.

Table of Benefits

Coverage	Maximum Limit Per Plan (S\$)	
	Essential Plan	Deluxe Plan
On Household Contents & Building Improvements	100,000	150,000
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.		
Professional Fees and Removal of Debris	10,000	15,000
Cost of Alternate Temporary Accommodation or Loss of Rental Income	10,000	15,000
Domestic Maid's Property	500	500
Deterioration of Frozen Food	500	500
Repair or Replacement of Security System and/or Locks and/or Keys following a Break-in	500	1,000
Awnings, Blinds and Signs Cover	500	1,000
Household Removal by Professional Movers (any one accident and in the aggregate)	5,000	5,000
Accidental Death of Domestic Registered Pedigree Pet(s)	500	500
Reimbursement of Conservancy Charges or Maintenance Costs (Up to Maximum 3 months)	1,000	1,000
Damage to external television or radio antenna	500	500
Accidental Breakage of Mirror and/or Fixed Glass	500	500
Replacement of Personal Legal Documents	500	1,000
Emergency Relief Benefits	500	1,000
Fraudulent Use of Credit/Cash Cards (within Singapore)	500	500
Worldwide Personal/Family Liability Any one accident	500,000	500,000

Table of Benefits (Con't)

Coverage	Maximum Limit Per Plan (S\$)	
	Essential Plan	Deluxe Plan
Worldwide Personal Accident		
Insured	5,000	10,000
Insured's Spouse	5,000	10,000
Dependent	2,500	2,500
Aggregate per Family per Accident	20,000	30,000
Emergency Home Assistance	Limit for each Home Care Service: S\$100 and maximum two (2) events per period of insurance	
A) Home Care Services includes locksmith, plumbing, electrical, air-conditioner engineer and pest control assistance	Provides referral services only. Cost are borne by the Insured	
(B) Referral services includes home cleaning, home nursing care, television repair, home movers, washing machine repair, refrigerator repair and arrangement for a doctor house call.		

All amounts shown in Singapore Dollars (SGD)

Premium Payable - <i>All premiums are inclusive of GST</i>	Essential Plan	Deluxe Plan
Annual Premium - 1 year Plan	\$98.10	\$130.80
2-Year Plan - with 10% discount	\$176.58	\$235.44
3-Year Plan - with 20% discount	\$235.44	\$313.92

Optional Cover (with Additional Premium)	
On Valuables (anywhere within Singapore)	
(i) Unspecified article(s) Limit per article: S\$2,500	Please advise the sum insured Premium payable will be subject to underwriting
(ii) Specified article(s)	Please advise the list of articles to be insured and its respective sum insured. Premium payable will be subject to underwriting
(iii) On Building excluding foundation	Please advise the sum insured Premium rate: S\$3.50 per S\$10,000

Brief Description of the Product Benefits:

Section 1: Material Damage

Indemnify you for any unforeseen and sudden physical loss or damage to the building improvement, fixtures, fittings and household contents belonging to you or held by you in trust from any cause, other than those specifically excluded in the policy such as:

- (a) The cost of normal upkeep or normal making good
- (b) Wear and tear, rust corrosion, wet or dry rot, gradual deterioration due to atmospheric conditions
- (c) Faulty or defective design materials or workmanship
- (d) Insured property become unoccupied for more than sixty (60) days

Excess applicable in the event of a claim

- First S\$150 for each and every accidental damage claim,
- First S\$250 for water damage claim; and
- First S\$25,000 for landslip or subsidence caused by flood.

Section 2: Worldwide Personal/Family Liability

Policy covers you or your family members' legal liability against third party for bodily injury or damage to property due to accidental negligence.

Section 3: Worldwide Personal Accident

It provides insurance benefits in the event of accidental death or permanent disablement due to an accident anywhere in the world.

Section 4: Emergency Home Assistance

UOI's appointed service provided will provide 24-hour emergency home assistance to you for .

- (a) Home Care Services; or
- (b) Referral Services

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) Contract (Rights of Third Party) Act 2001
- (d) Any acts of Terrorism

For the full list of Exclusion, you can request a copy of the specimen Policy from UOI.

Special Features

Upfront Discount when you sign up UOI Home Contents Insurance

- 10% discount for 2-year plan
- 20% discount for 3-year plan

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 less than (1) year. It will also not apply to policy renewals.

Important Definitions

- 1 **Situation** means your private dwelling insured under this Policy.
- 2 **Building Improvements** shall include but not limited to interior renovation, decoration and fixtures, fittings and other addition made to the building such as built in cabinets, wardrobes, air-conditioners and the likes.
- 3 **Household Contents shall mean** all contents of every description at the Situation stated in the Policy Schedule belonging to the Insured (or for which Insured is legally responsible) or to Insured's family member(s) permanently residing with him, including the following:
 - (a) Cash and other negotiable securities, travel tickets, deeds, stamp collections, manuscripts, medals and coins, all whilst held for private purposes, to an amount of S\$500.00 in total, unless individually insured and itemized and declared with a corresponding sum insured for each item listed in the Policy Schedule,
 - (b) Valuable articles including curios, pictures or other works of art, furs, jewellery, jade, gemstones, watches, gold or silver objects, up to S\$1,500.00 for any one item and the total value of such shall not exceed one-third (1/3) of the Total Sum Insured for Section 1 (B) of the Policy Schedule, whichever is the lesser, unless individually itemized and insured with a corresponding sum insured for each item listed in the Policy Schedule.
 - (c) Any one article value not exceeding S\$1,000 unless specified on the Policy Schedule and a sum insured is placed on each item. This limitation shall not apply to furniture, household appliances, multimedia equipment and personal computer.

But shall not include Livestock, motor vehicles, motor cycles, caravans, trailers, boats, aircraft or their accessories whilst in them or on them.

Condition Precedent

- (1) The validity of this Quotation is subject to the condition precedent that:
 - (a) for the risk quoted, the proposed 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 proposed 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 proposed insured has fully paid all outstanding premium for time on risks 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 proposed insured to the Company before cover incepts
- (2) Payment Before Cover Warranty
- (3) Policy Owners' Protection Scheme
- (4) PDPA Clause (Individual)

Important Notice and Disclaimers

The Product Summary is for general information only and is not a contract of insurance. Full details of the terms, conditions and exclusions of the insurance are provided in the policy and will be sent to you upon acceptance of your application by United Overseas Insurance Limited. ("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.

This policy is protected under the Policy Owners' Protection Scheme which is administered by the Singapore Deposit Insurance Corporation (SDIC). Coverage for your insurance 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 or SDIC websites. (www.gia.org.sg or www.sdic.org.sg).