



UniHome Insurance

Stay secure knowing that UniHome Insurance has you covered

With UniHome Insurance, enjoy comprehensive coverage for:



Coverage of up to \$2 million for building structure



Includes 2x Emergency Home Assistance for locksmith, plumbing, electrical, air conditioner and pest control



Optional Pet Cover

Protected up to specified limits by SDIC

Your key benefit(s)	Maximum sum insured per event for 12-month period (S\$)
Building Structure, Household Contents and Renovation	As per Schedule
Professional fees and Removal of debris	15,000
Household removal by professional movers	5,000
Temporary Accommodation	15,000
Loss of rental income	15,000
Conservancy charges or maintenance fee (up to 3 months)	1,000
Emergency relief fund	1,000
Accidental medical expenses	Up to 1,500
Emergency home assistance (maximum 2 service assistance)	100 per service assistance
Fire extinguishment expenses	1,000
Smart home system (digital locks/ keys and security systems)	2,000

With UniHome insurance, you're covered for a range of unexpected expenses if something goes wrong — here are just a few examples:



Scenario 1

Burst pipe and water leakage



Scenario 2

Personal liability on neighbour's property



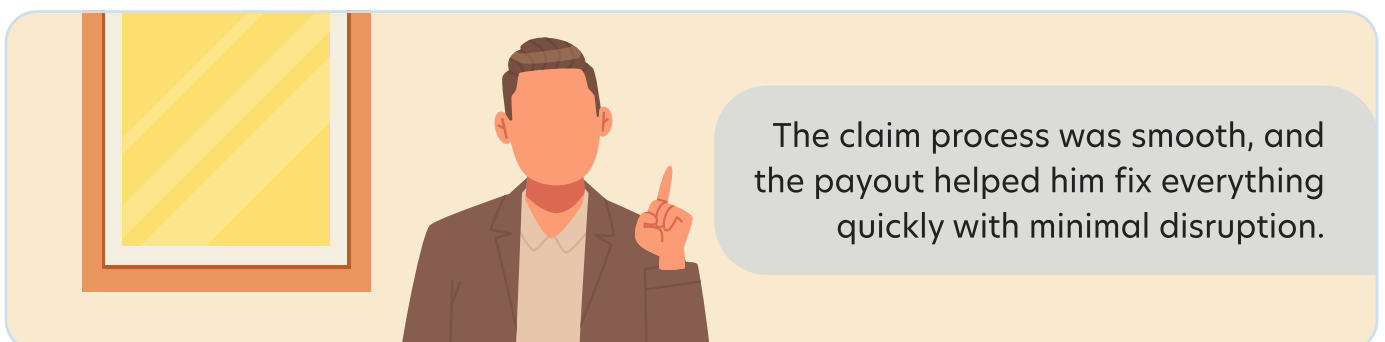
Scenario 3

Fire damage

Important Notice

- Applicants must be at least 18 years old and residing in Singapore.
- Applicants must be the owner or co-owner of a home in Singapore.
- Applicants can be a tenant or co-tenant who is legally renting a home in Singapore.
- Home insurance must never have been rejected, cancelled, or voided by any insurer.

Burst Pipe & Water Leakage



Personal Liability on Neighbour's Property

Raj, 36, was rearranging furniture in his HDB flat when he accidentally knocked over a heavy ceramic pot which fell to the ground floor.



The impact damaged his neighbour's flower pots. Worse, a splintered piece of glass caused a cut on his neighbour's hand.



UniHome Insurance personal liability coverage paid for replacing the broken pot, repairing the damaged balcony items, and covering the neighbour's medical expenses.



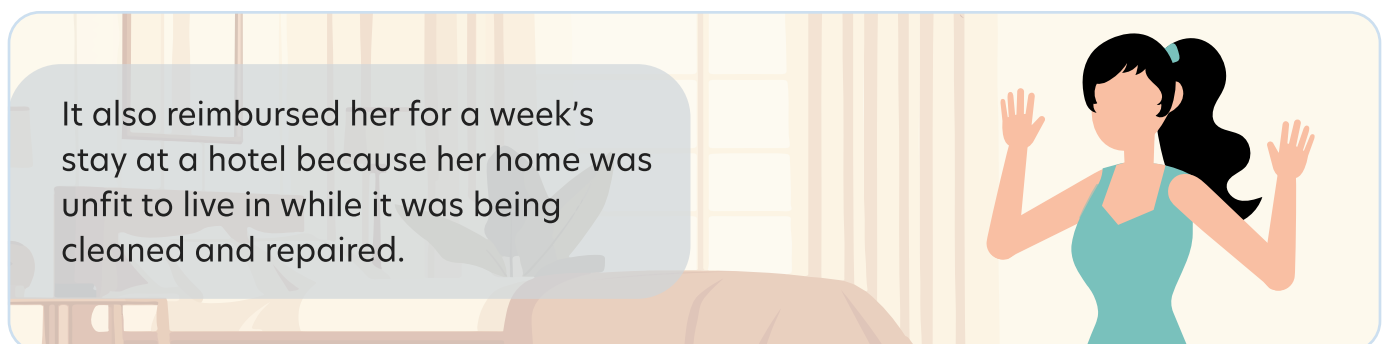
It also covered the legal fees when the neighbour initially sent him a lawyer's letter.



The incident was stressful, but his policy gave him peace of mind knowing everything was handled fairly and professionally.



Fire Damage



Making a home insurance claim?



Notify UOI's Claims Division immediately

Along with the supporting document(s) such as repairer's quotation, original receipts and invoices.



Minimise any losses or damages within the policyholder's/ insured's power

Preserve and/or take photographs of the damaged parts for inspection by UOI's appointed representative or Loss Adjuster.



Assist and co-operate with UOI's appointed representative or Loss Adjuster



UniHome Policy
Wording

Important notice and disclaimers

The product brochure is provided 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. United Overseas Bank Limited does not hold itself out to be an insurer or insurance broker.

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 your insurer or visit the GIA or SDIC websites (www.gia.org.sg or www.sdic.org.sg).

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Business hours

Monday to Thursday 8.45am to 5.45pm
Friday 8.45am to 4.45pm
Closed on weekends and public holidays



Member of the UOB Group

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