



Enjoy peace of mind knowing your home is covered

Did you know?

Traditional fire insurance usually only covers building structure but not the home contents or other miscellaneous costs.

With United Property Protection (UPP) Plan, enjoy extra coverage for the unexpected:



Damage to internal building structure, fixtures and fittings



Debris removal & professional fees such as architects', surveyors', consultant engineers', legal and other fees due to property damage



Renovations, building improvements and replacement of household contents



Loss of rent or cost of alternate accommodation in the event the property is damaged to the point of being uninhabitable



Public Liability — covers a property owner's legal liability to third parties for bodily injury or accidental property damage resulting from the incident



Right By You

Fact:

Majority of household fires arise due to simple oversights such as leaving the stove unattended or an unexpected electrical fault. In 2023, there were **970 residential fire incidents**. Of which, **40% were caused by unattended cooking** and **28% by electrical fires**, and these occurrences have seen **an increase by about 21% vs 2022**.

Source: SCDF Emergency Medical Services, Fire & Enforcement Statistics 2023

With UPP, these are some unexpected expenses you'll be covered for should a covered incident arise:



Scenario 1:

Electrical appliance connected to kitchen wall socket catches fire while homeowner is away



Scenario 2:

A water pipe bursts, causing damage to both the homeowner's and their neighbour's unit

Damages and costs incurred:

Own unit:



Kitchen fixtures and electrical appliances were completely burnt and need to be reinstated



Debris from the fire damage will need to be removed



Alternative accommodation is required as damage and fumes render the house uninhabitable

Neighbour's unit



Compensation for third party claims to reinstate neighbour's paintwork that was affected by the soot

Damages and costs incurred:

Own unit:



Removal of damaged floor, skirting and wardrobe as well as laying and installation of new fixtures



Painting of newly renovated fixtures

Neighbour's unit



Reinstatement works to the neighbour's ceiling and bedroom walls after significant water residue damage

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