

UniHome Insurance FAQs

Frequently Asked Questions

1. Who can buy UniHome Insurance?

- You are eligible if:
 - You are a Singapore citizen, PR, or foreigner with a valid work/dependent pass; and
 - Between 18 years old to 99 years old and
 - You own or co-own your home in Singapore, or you are a tenant legally renting the property.

2. Why do I need UniHome Insurance if my home is already covered under HDB fire insurance or MCST policy?

- HDB fire insurance and MCST policies typically cover only the building structure and original fixtures. They do not protect your household contents, personal belongings, renovations, or additional improvements.

UniHome Insurance provides comprehensive coverage for these, plus extra benefits like emergency home assistance, temporary accommodation and more.

3. What property types does UniHome Insurance cover?

- UniHome Insurance is designed for HDB flats, private apartments, condominiums, and landed properties. Tenants and landlords can also purchase coverage.

4. Why should you choose UniHome Insurance to cover your home?

- Customers pay for only what you need. Choose an affordable home insurance plan in Singapore that lets you customise coverage for your building, contents and renovations. Emergency home assistance is also included as part of the coverage, in the event you should require a plumber, locksmith, electrician, air-conditioning or pest control assistance.

UniHome Insurance also offers optional add-on benefits include Green Home Systems (solar panels, EV chargers), Pet Cover and coverage for smart home systems.

5. Can I transfer my existing home insurance to my new property?

- Home insurance only applies to the property listed in the policy and is not transferrable. If you move, you will need to purchase a new policy for your new home.

6. How do I update my personal particulars?

- You can call us at (+65) 6222 7733 or email your request to contactus@uoi.com.sg.

Understand your UniHome Insurance coverage

7. What are the key features of UniHome Insurance?

- UniHome Insurance is an insured perils policy, which means coverage applies when loss or damage is caused by specific events.

UniHome Insurance offers protection for:

- Building structure
- Household contents (with sub-limit of S\$1,000 per item)
- Renovations
- Temporary accommodation (up to S\$500/day), loss of rental income, conservancy charges, emergency relief fund
- Family protection benefits such as personal accident (up to S\$20,000 per adult) and worldwide personal liability (up to S\$1,000,000)
- Extended benefits like accidental breakage of mirrors, smart home system, and optional green home system and pet cover

8. What does insured perils mean?

- An "Insured Peril" is any of the specific events below:
 - Fire, lightning or explosion;
 - Damage caused by aircraft or other aerial devices or articles dropped from them;
 - Damage caused by road vehicle or animal which You or Your Family Members do not own or control;
 - Bursting or overflowing of domestic water tanks or pipes in Your Home;
 - Hurricane, cyclone, typhoon, windstorm, flood, earthquake;
 - Riot, strike or malicious act by others;
 - Theft or attempted theft accompanied by forcible entry.

You may also refer to our [policy wording](#) for more information on the insured perils and coverage.

9. Does UniHome Insurance cover my valuables and money?

- Yes, household contents include valuables, subject to sub-limits of S\$1,000 per item. Loss of personal money is covered up to S\$500 per event.

10. What is included in the emergency home assistance coverage in UniHome Insurance?

- In the unfortunate event you may require emergency home assistance services for locksmith, plumbing, electrical, air-conditioner repair, and pest control, UniHome Insurance will cover up to 2 service calls per year (up to S\$100 per service).

11. What happens if my home becomes uninhabitable?

- UniHome Insurance covers temporary accommodation costs (up to S\$500/day, max S\$15,000) or loss of rental income (up to S\$15,000).

12. What is included in the pet coverage in UniHome Insurance?

- Yes, optional pet cover includes accidental death (up to S\$500), medical expenses (up to S\$1,000), and temporary accommodation for pets (up to 20 days).

13. What is the Green Home System benefit coverage in UniHome Insurance?

- UniHome Insurance covers loss or damage to solar panels, renewable energy storage, and EV charging systems with their attaching devices in Your Home (up to S\$5,000).

Other Policy, Claims & Miscellaneous information

14. Is my home under-insured and why should I avoid under-insuring my home?

- When you insure your building, renovations, or contents for less than their full reinstatement value, you will bear a proportion of the loss under the "Average" clause. For more information on the "Average" clause, you may also refer to our [policy wording](#) for more information.

15. What is the "Average Clause"?

- The Average Clause means that if, at the time of loss, the total value of the insured property exceeds the sum insured under the policy, the insured is treated as self-insuring the difference. As a result, the insurer pays only a rateable (proportional) share of the loss.

16. How do I make a claim?

- Notify us as soon as possible and within 31 days of the incident, report to relevant authorities if required, and submit supporting documents like invoices, police reports, or medical certificates to claims@uoi.com.sg or call our 24-hour helpline at 6222 7737 for assistance.

17. How do I cancel my UniHome Insurance policy?

- If you would like to cancel your UniHome Insurance policy after purchase, you may do so with 30 days' notice. A short-rate refund will be given after deducting a S\$25 cancellation fee, provided no claim has been made.

18. What documents do I have to provide for making a claim?

- To make a claim, please provide us with all relevant reports, essential documents (including police reports, invoices, and photographs) to support the claim. If required, our claims team may also request for further documents to support the claim.

19. Who should I contact if I wish to make a claim?

- Please contact UOI Claims Division at 6222 7733 during our business operation hours or email to contactus@uoi.com.sg.

UOI Business Hours

Monday to Thursday 8.45am to 5.45pm

Friday 8.45am to 4.45pm

Closed on weekends and public holidays