

## InsureHome

InsureHome is a package insurance that covers your Building Improvement such as renovation, fixtures, fittings and Household Contents against any unforeseen and sudden physical loss or damage from any cause (other than those specifically excluded). There are also other major extensions provided by the package Insurance (as shown below).

### Table of Benefits

Benefits	Maximum Limit Per Plan	
	Essential Plan (S\$)	Deluxe Plan (S\$)
<u>Section 1: Material Damage</u>		
(A) Loss or damage to Building Improvements	100,000	150,000
(B) Loss or damage to Household Contents		
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.		
Excess: S\$150 for each and every accidental damage claim, S\$250 for water damage claim and S\$25,000 for landslide or subsidence caused by flood.		
<u>Major Extensions</u>		
Accidental Death of Domestic Registered Pedigree Pet(s)	500	500
Alternate Temporary Accommodation or Loss of Rental Income	10,000	15,000
Awnings, Blinds and Signs Cover	500	1,000
Breakage of Mirror and/or Fixed Glass	500	500
Conservancy Charges or Maintenance Fees (Up to Maximum 3 months)	1,000	1,000
Deterioration of Frozen Food	500	500
Domestic Helper's Property	500	500
Emergency Relief Benefits	500	1,000
External Television or Radio Antenna	500	500
Fraudulent Use of Credit/Cash Cards (within Singapore)	500	500
Household Removal by Professional Movers	5,000	5,000
Professional Fees and Removal of Debris	10,000	15,000
Repair or Replacement of Security System and/or Locks and/or Keys following a Break-in	500	1,000
Replacement of Personal Legal Documents	500	1,000
Cost of Temporary Removal	10,000	15,000
Fire Extinguishment Expenses	10,000	15,000

**Table of Benefits (con't)**

Benefits	Maximum Limit Per Plan	
	Essential Plan (S\$)	Deluxe Plan (S\$)
<u>Section 2: Personal/ Family Liability</u> Any One Accident Geographical Limit: Worldwide	500,000	500,000
<u>Section 3: Personal Accident</u> (A) Insured (B) Spouse (C) Each Dependent Aggregate per Family per Accident Geographical Limit: Worldwide	5,000 5,000 2,500 20,000	10,000 10,000 2,500 30,000
<u>Section 4: Emergency Home Assistance</u>		
(A) Home Care Services includes locksmith, plumbing, electrical, air-conditioner engineer and pest control assistance	Limit for each Home Care Service: S\$100 and maximum two (2) events per period of insurance	
(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	Provides referral services only. Cost are borne by the Insured	
<b>Annual Premium (inclusive of 8% GST)</b>	<b>97.20</b>	<b>129.60</b>

Optional Cover (with additional premium)		
On Valuables (anywhere within Singapore)		
(i)	Unspecified article(s)	Please advise the sum insured Limit per article: S\$2,500 Premium: Subject to Underwriting
(ii)	Specified article(s)	Please advise the list of articles to be insured and its respective sum insured. Premium: Subject to Underwriting
<b>On Building excluding foundation</b>		Please advise the sum insured Premium rate: S\$3.50 per S\$10,000

**Important Notice and Disclaimers**

The above 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 also request for a copy of the specimen policy from UOI before buying.

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](http://www.gia.org.sg) or [www.sdic.org.sg](http://www.sdic.org.sg)).