## 🧼 Marsh

# HomeSecure

A comprehensive home protection plan designed to protect you and your family



We understand that your home and personal possessions are your prized assets. Protect them against accidental loss and damage with HomeSecure which is designed especially with your needs in mind

#### **Building Insurance (All Risks Coverage)**

We cover building structure, fixtures & fittings and renovations. Some other benefits include:

- Reasonable expenses incurred for alternative accommodation and/or loss of rent if the premises is uninhabitable.
- Necessary cost for modifying the premises to aid you or your family members with mobility within the premises in the event of permanent total disability
- Cash benefit when access to the premises is denied or uninhabitable.

#### Home Contents (All Risks Coverage)

We cover personal possessions, collectible property, valuables or any household goods and personal effects belonging to you, your family or domestic worker.

- Damage or loss to home contents (except valuables) in the course of removal by professional movers/packers from the premises.
- Reasonable medical expenses necessarily incurred by you, your spouse or children for treatment of injury caused by thieves or robbers in the premises.

#### Valuables And Personal Possessions (Worldwide All Risks Coverage)

(This section must be taken up with Building and/ or Home Contents)

We cover accidental loss or damage to valuables and personal possessions such as gold, silver, precious metals and stones, jewellery, fur coats, watches, cameras and clothing.

- Unspecified Items articles valued S\$2,500 and below per item.
- Specified Items for articles valued above S\$2,500 per item.

#### Personal And Home Owners'/Home Occupiers' Liability (Worldwide)

We cover your legal liability against accidental bodily injury to a third party or accidental damage to property owned by a third party.

#### **Personal Accident**

We cover you and your spouse up to S\$50,000 each and up to S\$10,000 for each child against Accidental Death or Permanent Disability 24/7. In partnership with:



#### About Income

Income Insurance Limited (Income) is one of the leading composite insurers in Singapore, offering life, health and general insurance. Established in Singapore in 1970 to plug a social need for insurance, Income continues to serve the protection, savings and investment needs of individuals, families and businesses today. Its lifestyle-centric and data-driven approach to insurance and financial planning puts Income at the forefront of innovative solutions that empowers better financial well-being for all. For more information, please visit www.income.com.sg.

This brochure is for general information only and is not a contract of insurance. You can find the usual terms and conditions of this plan at <a href="https://www.marsh.com/sg/services/affinity-partners-sponsored-programs/marsh-studysecure.html">https://www.marsh.com/sg/services/affinity-partners-sponsored-programs/marsh-studysecure.html</a>

If you are unsure if this plan is suitable for you, we strongly encourage you to speak to a qualified insurance adviser. Otherwise, you may end up buying a plan that does not meet your expectations or needs. As a result, you may not be able to afford the premiums or get the insurance protection you want. There are certain conditions whereby the benefits under the plan will not be payable. These are stated in the policy contract. You are advised to read the policy contract for the full list of exclusions.

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 Income or visit the GIA/LIA or SDIC websites (<u>www.gia.org.sg</u> or <u>www.lia.org.sg</u> or <u>www.sdic.org.sg</u>).

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### **CONTACT US**

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For queries, please email Ms Josephine Lim at Josephine.lim@marsh.com or call +65 6922 8189 during office hours (Mondays to Fridays 9am to 5pm).

#### **About Marsh**

Marsh is the world's leading insurance broker and risk advisor. With over 35,000 colleagues operating in more than 130 countries, Marsh serves commercial and individual clients with data driven risk solutions and advisory services. Marsh is a business of Marsh & McLennan Companies (NYSE: MMC), the leading global professional services firm in the areas of risk, strategy and people. With annual revenue approaching US\$17 billion and 76,000 colleagues worldwide, MMC helps clients navigate an increasingly dynamic and complex environment through four marketleading businesses: Marsh, Guy Carpenter, Mercer, and Oliver Wyman. Follow Marsh on Twitter @ MarshGlobal; LinkedIn; Facebook; and YouTube, or subscribe to BRINK.