

# Table of cover

| Section | Benefit  | Maximum benefit limit per policy year  | Applicable Excess (Amount you are responsible for)   |
|---------|--|--|--|
| 1       | Loss of or damage to renovations   | Overall section limit: As shown in the schedule  | The first \$100 for every loss or damage caused by the following.<br><br>a Water tanks, apparatus or pipes bursting.<br><br>b Hurricane, cyclone, typhoon, windstorm, earthquake or volcanic eruption. |
| 2       | <b>Loss of or damage to contents</b><br><br><b>Type of contents</b> <ul style="list-style-type: none"> <li>- Legal documents</li> <li>- Mobile phones</li> <li>- Bicycles</li> <li>- Money</li> <li>- Laptop, desktop and tablet computer</li> <li>- Valuables</li> <li>- All other contents</li> </ul>  | Overall section limit: As shown in the schedule<br><br><b>Sub-limit:</b> <ul style="list-style-type: none"> <li>- \$500 in total</li> <li>- \$500 for each item or set and \$1,500 in total</li> <li>- \$1,000 in total</li> <li>- \$1,000 in total</li> <li>- \$1,500 for each item or set and \$5,000 in total</li> <li>- 5% of the overall section limit under section 2 for each item, set or pair and up to one-third of the overall section limit under section 2 in total</li> <li>- 15% of the overall section limit under section 2 for each item or set</li> </ul> |  |
| 3       | Removing of debris   | \$8,500  | Does not apply   |
| 4       | Loss of or damage to contents belonging to your domestic helper  | \$500  | Does not apply   |
| 5       | Replacing locks and keys   | \$500  | Does not apply   |
| 6       | Deterioration of food in the refrigerator  | \$500  | The first \$50 for every loss or damage  |
| 7       | <b>Family personal accident</b><br>1. Adult aged 21 but under 70 years old<br>2. Child aged from 30 days to 21 years old   | Overall section limit: \$50,000<br>Sub-limit: \$20,000 for each adult<br>Sub-limit: \$10,000 for each child  | Does not apply   |
|         | <b>Scale of compensation</b> <ul style="list-style-type: none"> <li>a Accidental death</li> <li>b Permanent total disability</li> <li>c Loss of sight in both eyes</li> <li>d Loss of two or more limbs</li> <li>e Loss of sight in one eye</li> <li>f Loss of one limb</li> <li>g Loss of speech</li> <li>h Loss of hearing in both ears</li> </ul> The total of all percentages due under this section will not be more than 100% for each person within every 12-month period of the policy | <b>Percentage of benefit limit</b> <ul style="list-style-type: none"> <li>100%</li> <li>100%</li> <li>100%</li> <li>100%</li> <li>50%</li> <li>50%</li> <li>50%</li> <li>50%</li> </ul>  | Does not apply   |
| 8       | Family worldwide liability   | \$500,000  | Does not apply   |

# Policy Conditions

## Home Assure

### Your policy

This is **your** Home Assure **policy** and it contains details of benefits, conditions and exclusions relating to **your premises**. This **policy** will form the basis on which **we** will settle all claims. It is only valid if **you** have paid the appropriate premium in full and **we** have given **you** a **schedule**.

The **schedule**, **table of cover** and any further **endorsements** are all part of this **policy**.

Please keep this document in case **you** need to refer to it.

### Who is eligible?

This **policy** is only available to **you** if:

- **you** are the owner or co-owner of the **premises** in Singapore; or
- **you** are a tenant or co-tenant who is currently renting the **premises** in Singapore; and
- **you** have fully paid **your** premium.

### Things to remember

- **You** must reveal all facts **you** know or ought to know which may affect the insurance cover **you** are applying for. If not, this **policy** may not be valid.
- **We** only insure the **contents** which **you** own.
- **We** may change the terms and conditions of this **policy** at the **policy's** next and future renewal dates.
- For any loss or damage under sections 1 to 2 which we have paid during each **policy year**, **we** will reduce the maximum benefit limits under these sections by the amount of the loss or damage. Please see part 8 of the general conditions for details.

### Definitions

**Act of terrorism** means an act (which may include using or threatening force or violence) by any person or group, committed for political, religious, ideological or similar purposes, with the aim of influencing any government or to put the public, or any section of the public, in fear. **We** do not consider robberies or other criminal acts mainly committed for personal gain and acts arising mainly as a result of personal relationships as an **act of terrorism**. **Act of terrorism** also includes any act which is confirmed by the relevant government as an **act of terrorism**. **We** consider using nuclear, chemical or biological substances or weapons as a means of force or violence and an **act of terrorism**.

**Accident** or **accidental** means a sudden, unexpected event which happens during the **period of insurance** which must be the only cause of **injury** or property damage.

**Bicycle** means a vehicle with two wheels, which is steered by a handlebar and is propelled by pedals. This does not include bicycles propelled by a motor.

**Building** means the physical structure where **your premises** is located.

For Housing Development Board (HDB) flats, condominiums, apartments or cluster houses, this also includes fixtures and fittings based on HDB's or the property developer's standard specifications.

For landed properties such as bungalows, semi-detached and terrace houses, this also includes garages, outbuildings, swimming pools, terraces, footpaths, driveways, gardens, gates, fences and other private areas **you** own and which the public do not have access to.

**Child** or **children** means individuals from 30 days old until their 21<sup>st</sup> birthday.

**Contents** means any physical and movable household items or personal belongings including **money** and **valuables** kept within the **premises** that belong to **you** or **your family members**. This does not include:

- a** any motor vehicles, watercraft and their accessories;
- b** livestock or pets;
- c** any item used in connection with **your** business, trade or profession;
- d** any item not belonging to **you** but which **you** have control over or are looking after; and
- e** any item forming part of the **building** or **renovations**.

**Endorsement** means an authorised amendment to this **policy**.

**Family members** means any of **your** family relations who permanently live with **you** at the **premises**.

**Injury** means damage or harm caused to the body by an external force suffered during the **period of insurance** and which is caused only by an **accident**.

**Insured events** means:

- a** Fire, lightning or explosion.
- b** Being hit by a road vehicle, train, animal, flying object or aircraft which **you** or **your family members** do not own or control.
- c** Actual or attempted theft as long as force and violence are used to get into or out of the **premises**. **You** must not leave the **premises unoccupied**
- d** Bursting or overflowing of domestic water tanks, apparatus or pipes in **your premises** (but not damage to water tanks, apparatus and pipes and expenses for tracing the source of the leak). The **premises** must not be left **unoccupied**.
- e** Hurricane, cyclone, typhoon, **windstorm**, earthquake or volcanic eruption.
- f** Flood caused by water overflowing or escaping from its normal channels. This includes flood caused by the sea, **windstorm**, bursting or overflowing of public water mains or any other flow or build-up of water coming from outside the building structures.
- g** Riot, strike or malicious act.

**Medical practitioner** means any person registered and legally qualified as a doctor by a medical degree in western medicine and authorised by the medical licensing authority of that country to provide medical or surgical service within the scope of their licence and training. The **medical practitioner** should not be **you**, **your** family member, partner, business partner, employer, employee or agent.

**Money** means currency notes and coins belonging to **you** or **your family members**.

**Payment frequency** means how often payment is made for the premium due. This can be monthly or yearly, depending on what **you** choose.

**Period of insurance** means the period of cover as shown in the **schedule**.

**Permanently disabled** or **permanent disability** means suffering from one of the items of disability listed in the scale of compensation in the **table of cover**, and which was caused only by an **accident**, as long as:

- a** the disability lasts for 12 months in a row from the date of **accident**; and
- b** **our medical practitioner** confirms that it is not going to improve after 12 months.

**Permanent total disability** or **permanently and totally disabled** means total disability caused only by an **accident** that:

- a** stops **you** from working in any job for a salary or wage or stops **you** from carrying out any business whatsoever; and
- b** lasts for 12 months in a row from the date of the **accident**; and
- c** **our medical practitioner** believes is not going to improve after 12 months.

**Pet** means a domestic cat or dog that is owned for companionship or as a help dog by **you**, and not owned for commercial reasons. Commercial reasons include, but are not limited to, a **racine dog** or **working pet**.

**Policy** means this document, including any information provided or declaration made by **you** or on **your** behalf, the **schedule**, **table of cover** and any **endorsements** we have issued under this **policy**.

**Policyholder** means the person named in the **schedule** who has paid the premium for this **policy**.

**Policy year** means a period of 12 months **we** agree with **you**, as shown in the **schedule** from the **start date** or renewal date of **your policy**.

**Pre-existing medical condition** means any injury or sickness, including any complications which may arise:

- a which **you** or **your family member** knew about before the start of this **policy**, whether or not treatment, medication, advice or diagnosis was sought or received; or
- b which **you** or **your family member** have received diagnosis, consultation, medical treatment or prescribed drugs for before the start of this **policy**; or
- c which **you** or **your family member** have been asked to get medical treatment or medical advice for by a **medical practitioner** before the start of this **policy**.

**Premises** means the Singapore residential property at the address shown in the **schedule**. This does not include areas that the public has access to and other shared areas.

**Prohibited person(s)** means a person or entity who is, or who is **related** to a person or entity:

- subject to laws, regulations or sanctions administered by any inter-government, government, regulatory or law enforcement authorities of any country, which will prohibit or restrict **us** from providing insurance or carrying out any transaction under this **policy**, or
- who is involved in any terrorist or illegal activities or placed on sanctions listing or issued with freezing order.

**Racing dog** means a dog which is owned and maintained for the purpose of competing in organized races or speed contests.

**Recurring payment arrangement** means:

- a the premium is charged to **your** credit card; or
- b the premium is taken from your chosen bank account by General Interbank Recurring Order (GIRO)

either on a monthly or yearly basis depending on the **payment frequency** chosen by **you**, to pay the premiums due for the current **policy** or when it is renewed.

**Related** includes relationships such as parent, step-parent, child, step-child, adopted child, spouse, sibling, step-sibling, adopted sibling, parent-in-law, child-in-law, sibling-in-law, cousin, uncle, aunt, grandparents, niece, nephew, grandchild, employee,

employer, associate, parent company, subsidiary and shareholder.

**Relevant person** includes persons and entities such as the **policyholder**, insured person, trustee, settlor, beneficiary, assignee, nominee, payee, mortgagee, financier of the application/policy, and in relation to an entity, its director, partner, manager, person having executive authority, authorised signatory, shareholder or beneficial owner.

**Renovations** means improvements and additions made within the **premises** by **you** or any previous owner or tenant in the form of fixtures and fittings. For example, this could include flooring, built-in wardrobes and kitchen cabinets. To avoid doubt, **renovations** does not include any part of the **building**.

**Schedule** means the document which proves that **you** have the insurance cover. It lists, among other things, **your** details and details of the **premises**, the **period of insurance**, **policy year**, premium, payment frequency, benefits and benefit limits of this **policy**.

**Sickness** means worsening physical health not caused by an **accident**, for which **you** need the treatment of a **medical practitioner**.

**Start date** means the date the **policy** year starts.

**Table of cover** means the separate table showing the list of benefits **we** will pay for each benefit while this **policy** is in force. It will depend on the terms, conditions, limits, exclusions and qualifications of this **policy**.

**Unoccupied** means when the **premises** have not been lived in by **you**, or by a person authorised by **you**, for more than 60 days in a row.

**Valuables** means jewellery, watches, antiques, paintings, furs, works of art, curios, items of gold, silver, platinum, precious metals, precious stones and other collectable items including but not limited to stamps, wine or coins.

**We, our, us, and Income** means Income Insurance Limited.

**Windstorm** means heavy rain accompanied by strong wind, thunder and lightning.

**Working pet** means any **pet** involved in activities including, but not limited to racing, breeding, law enforcement, guarding or for other commercial use. This does not include pets owned for companionship,

helping or assistance.

**You, your and yours** means the **policyholder** referred to in the **schedule**.

## What the policy covers

This **policy** will protect **you** financially for events described in the sections below which happen during the **period of insurance**. The cover will depend on the **policy** conditions and **we** will pay up to the overall section limits and sub-limits as set out in the **table of cover**.

### Section 1 – Loss of or damage to renovations

| When we will pay   | What we pay   | What we do not pay   |
|--|---|--|
| <p>A If there is a loss of or damage to the <b>renovations</b> of <b>your premises</b> caused by any of the <b>insured events</b>.</p> <p><b>You</b> must also agree to the following conditions.</p> <ol style="list-style-type: none"> <li>1 <b>You</b> are responsible for paying for the repair, reinstatement or replacement first.</li> <li>2 The repair, reinstatement or replacement must start and be completed within 12 months from the date of loss or damage. <b>We</b> will take off an amount for wear and tear from the actual cost of repair, replacement or reinstatement as advised by <b>our</b> appointed loss adjuster.</li> </ol> | <ol style="list-style-type: none"> <li>1 <b>We</b> can choose to refund <b>you</b> the cost of repairing, reinstating or replacing the part of the <b>renovations</b> that is damaged. <b>We</b> will pay up to the limit shown in the <b>table of cover</b> for each <b>policy year</b>.</li> <li>2 The repair, reinstatement or replacement will be on a like-for-like basis that is not better than its original condition.</li> </ol> | <p>Besides the general exclusions listed in part 2 of the general conditions, <b>we</b> will also not pay for the following.</p> <ol style="list-style-type: none"> <li>1 Loss of or damage directly or indirectly caused by or arising from theft or a malicious act if: <ol style="list-style-type: none"> <li>(i) the <b>premises</b> are lent or let (unless force is used to get into or out of the <b>premises</b>);</li> <li>(ii) it is carried out by any person lawfully allowed in the <b>premises</b>; or</li> <li>(iii) the <b>premises</b> are left <b>unoccupied</b> at the time of the incident.</li> </ol> </li> <li>2 Loss of or damage to the <b>renovations</b> if this caused by the order of any public authority.</li> <li>3 The first \$100 for every loss or damage to the <b>renovations</b> directly or indirectly caused by or arising from water tanks, apparatus or pipes bursting.</li> <li>4 Replacing or repairing water tanks, apparatus and pipes due to <b>insured event</b> (d).</li> <li>5 Expenses for tracing the source of water leakage or seepage due to <b>insured event</b> (d).</li> <li>6 The first \$100 for every loss or damage to the <b>renovations</b> directly or indirectly caused by or arising from hurricane, cyclone, typhoon, <b>windstorm</b>, earthquake or volcanic eruption.</li> </ol> |

## Section 2 – Loss of or damage to contents

| When we will pay  | What we pay   | What we do not pay   |
|---|---|--|
| <p>A If there is a loss of or damage to <b>your contents</b> in <b>your premises</b> caused by any of the <b>insured events</b>.</p> <p><b>You</b> must also agree to the following conditions.</p> <ol style="list-style-type: none"> <li>1 <b>You</b> are responsible for paying for the repair or replacement first.</li> <li>2 The repair or replacement must start and be completed within 12 months from the date of loss or damage. <b>We</b> will take off an amount for wear and tear from the actual cost or replacement as advised by <b>our</b> appointed loss adjuster.</li> </ol> | <ol style="list-style-type: none"> <li>1 <b>We</b> can choose to refund <b>you</b> the cost of repairing or replacing the lost or damaged <b>contents</b>. <b>We</b> will pay up to the limit shown in the <b>table of cover</b> for each <b>policy year</b>.</li> <li>2 The repair or replacement will be on a like-for-like basis that is not better than its original condition. For wearing apparel, curtains, carpets, bed sheets or bed linen, we will take off an amount for wear and tear or depreciation.</li> </ol> | <p>Besides the general exclusions listed in part 2 of the general conditions, <b>we</b> will also not pay for the following.</p> <ol style="list-style-type: none"> <li>1 Loss of or damage directly or indirectly caused by or arising from theft or a malicious act if: <ol style="list-style-type: none"> <li>(i) the <b>premises</b> are lent or let (unless force is used to get into or out of the <b>premises</b>);</li> <li>(ii) it is carried out by any person lawfully allowed in the <b>premises</b>; or</li> <li>(iii) the <b>premises</b> are left <b>unoccupied</b> at the time of the incident.</li> </ol> </li> <li>2 Loss of or damage to the <b>contents</b> if this is caused by the order of any public authority.</li> <li>3 The first \$100 for any loss or damage to the <b>contents</b> directly or indirectly caused by or arising from water tanks, apparatus or pipes bursting.</li> <li>4 The first \$100 for any loss or damage to the <b>contents</b> directly or indirectly caused by or arising from hurricane, cyclone, typhoon, <b>windstorm</b>, earthquake or volcanic eruption.</li> </ol> |

## Section 3 – Removing of debris

| When we will pay  | What we pay  | What we do not pay  |
|---|--|---|
| <p>A If there is a loss of or damage to the <b>renovations</b> and <b>contents</b> caused by any of the <b>insured events</b>.</p> <p><b>You</b> must meet the following conditions.</p> <ol style="list-style-type: none"> <li>1 <b>You</b> are responsible for paying for the cost of removing the debris first.</li> <li>2 <b>We</b> must agree to pay a valid claim for the loss of or damage to the <b>renovations</b> or <b>contents</b> under section 1 or 2 for the same event</li> </ol> | <ol style="list-style-type: none"> <li>1 <b>We</b> will pay <b>you</b> for the reasonable cost to remove, tear down, shore up or prop up the part of the <b>renovations</b> and <b>contents</b> that is damaged. <b>We</b> will pay up to the limit shown in the <b>table of cover</b> for each <b>policy year</b>.</li> </ol> | <p>Please read <b>our</b> general exclusions listed in part 2 of the general conditions</p> |



## Section 4 – Loss of or damage to contents belonging to your domestic helper

| When we will pay  | What we pay   | What we do not pay   |
|---|---|--|
| <p>A If there is a loss or damage caused by any of the <b>insured events</b> to the <b>contents belonging to your</b> domestic helper who lives with <b>you</b> in the <b>premises</b>.</p> <p><b>You</b> must meet the following conditions.</p> <ol style="list-style-type: none"> <li>1 <b>You</b> are responsible for paying for the cost of repair, or replacement first.</li> <li>2 <b>We</b> must also agree to pay a valid claim for <b>your</b> loss of or damage to the <b>renovations</b> or <b>contents</b> under section 1 or 2 for the same event.</li> </ol> | <ol style="list-style-type: none"> <li>1 <b>We</b> will refund <b>your</b> domestic helper the cost of repairing or replacing the lost or damaged <b>contents</b>, up to a limit shown in the <b>table of cover</b> for any one incident.</li> <li>2 The repair or replacement will be on a like-for-like basis that is not better than its original condition. For wearing apparel, curtains, carpets, bed sheets or bed linen, we will take off an amount for wear and tear or depreciation.</li> </ol> | <p>Besides the general exclusions listed in part 2 of the general conditions, <b>we</b> will also not pay for the following.</p> <ol style="list-style-type: none"> <li>1 Loss of or damage directly or indirectly caused by or arising from theft or a malicious act if: <ol style="list-style-type: none"> <li>(i) the <b>premises</b> are lent or let (unless force is used to get into or out of the <b>premises</b>);</li> <li>(ii) it is carried out by any person lawfully allowed in the <b>premises</b>; or</li> <li>(iii) the <b>premises</b> are left <b>unoccupied</b> at the time of the incident.</li> </ol> </li> <li>2 Loss of or damage to the <b>contents</b> if this is caused by the order of any public authority.</li> </ol> |

## Section 5 – Replacing locks and keys

| When we will pay   | What we pay  | What we do not pay   |
|--|--|--|
| <p>A If there is a loss of or damage to the locks and keys of doors in <b>your premises</b> caused by any of the <b>insured events</b>.</p> <p><b>You</b> must meet the following condition.</p> <ol style="list-style-type: none"> <li>1 <b>We</b> must also agree to pay a valid claim for <b>your</b> loss of or damage to the <b>renovations</b> under section 1 for the same event</li> </ol> | <ol style="list-style-type: none"> <li>1 <b>We</b> can choose to refund <b>you</b> the cost of repairing or replacing the lost or damaged locks and keys. <b>We</b> will pay up to a limit shown in the <b>table of cover</b> for any one incident.</li> <li>2 The repair or replacement will be on a like-for-like basis that is not better than its original condition.</li> </ol> | <p>Please read <b>our</b> general exclusions listed in part 2 of the general conditions.</p> |

## Section 6 – Deterioration of food in the refrigerator

| When we will pay   | What we pay  | What we do not pay  |
|--|--|---|
| <p>A If <b>your</b> food items stored in <b>your</b> refrigerator or freezer are damaged due to mechanical breakdown, explosion or failure in the temperature-control device of <b>your</b> refrigerator or freezer.</p> | <ol style="list-style-type: none"> <li>1 <b>We</b> will pay <b>you</b> to replace the damaged food items. <b>We</b> will pay up to a limit shown in the <b>table of cover</b> for any one incident.</li> </ol> | <p>Besides the general exclusions listed in part 2 of the general conditions, <b>we</b> will also not pay for the following.</p> <ol style="list-style-type: none"> <li>1 The first \$50 for every loss or damage to the food items.</li> <li>2 Damage directly or indirectly caused by or arising from a power cut, whether or not planned by public authorities.</li> <li>3 Damage directly or indirectly caused by or arising from the power supply being disconnected.</li> <li>4 The deliberate act of anyone lawfully allowed in the <b>premises</b>.</li> <li>5 If <b>your</b> refrigerator or freezer is more than five years old.</li> </ol> |



## Section 7 – Family personal accident

| When we will pay   | What we pay   | What we do not pay   |
|--|---|--|
| <p>A If <b>you, your</b> spouse or <b>children</b> are involved in an <b>accident</b> within the <b>premises</b> which causes an <b>injury</b> and due only to this <b>accident, you</b> or they die or become <b>permanently disabled</b> within 90 days from the date of the <b>accident</b>, the personal <b>accident</b> cover will apply.</p> | <ol style="list-style-type: none"> <li><b>We</b> will pay <b>you, your</b> estate or <b>your</b> legal personal representative up to the limit shown in the <b>table of cover</b> for each <b>policy year</b>.</li> <li><b>We</b> will reduce any compensation due for <b>accidental</b> death or <b>permanent disability</b> by any payment which <b>we</b> have already made to <b>you, your</b> spouse or <b>children</b> under the scale of compensation in the <b>table of cover</b> for the same <b>accident</b>.</li> <li><b>We</b> will not pay <b>you</b> extra compensation for any specific body part which is part of a greater body part due under this <b>policy</b>. For example, <b>we</b> will pay <b>you</b> for losing <b>your</b> upper limb, but <b>we</b> will not pay <b>you</b> again for losing <b>your</b> fingers from the same upper limb.</li> </ol> | <p>Besides the general exclusions listed in part 2 of the general conditions, <b>we</b> will also not pay for the following.</p> <p>A disability or death caused by:</p> <ol style="list-style-type: none"> <li>deliberate self-injury, committing suicide or attempted suicide while sane or insane, a criminal act, provoked assault, deliberate acts or putting yourself in danger (unless <b>you</b> are trying to save human life);</li> <li><b>sickness</b> and not <b>injury</b>;</li> <li>or arising from <b>pre-existing medical conditions</b>.</li> </ol> |

## Section 8 – Family worldwide liability

| When we will pay  | What we pay   | What we do not pay  |
|---|---|---|
| <p>A If <b>you</b> or <b>your family members</b> are legally responsible for <b>accidentally</b>:</p> <ol style="list-style-type: none"> <li>injuring someone; or</li> <li>causing loss to or damaging someone else's property</li> </ol> | <ol style="list-style-type: none"> <li><b>We</b> will pay: <ol style="list-style-type: none"> <li>the legal costs and expenses for representing or defending <b>you</b> or <b>your family member</b>; and</li> <li>the amount awarded against <b>you</b> or <b>your family member</b> only by the court in Singapore.</li> </ol> </li> <li><b>We</b> will pay up to the limit shown in the <b>table of cover</b> for any one incident.</li> </ol> | <p>Besides the general exclusions listed in part 2 of the general conditions, <b>we</b> will also not pay for the following.</p> <ol style="list-style-type: none"> <li>Any claim due to <b>your</b> or <b>your family member's</b> deliberate, malicious, unlawful or criminal act or failure to act.</li> <li>Any claim for loss of or damage to property that <b>you</b> or <b>your family members</b> own or control.</li> <li>Any claim resulting from legal services <b>we</b> have not approved beforehand in writing.</li> <li>Any legal responsibility directly or indirectly caused by or arising from an <b>injury</b> or loss of or damage to property that <b>you, your family members</b>, relatives or <b>your</b> employee own, look after or control.</li> <li>Any <b>injury</b>, loss or damage to <b>your family members</b>, relatives or employees.</li> <li>Any legal responsibility directly or</li> </ol> |

|  |  |   |
|--|--|---|
|  |  | <p>indirectly caused by or arising from owning or using weapons, animals (except for dogs), vehicles, aircraft or watercraft.</p> <p>7 Any legal responsibility directly or indirectly caused by or arising from owning a dog which is of a breed which falls within the Second Schedule of the Animals and Birds (Dog Licensing and Control) Rules, or of unlicensed dogs.</p> <p>8 Any legal responsibility directly or indirectly caused by or arising from or is connected to <b>your</b> or <b>your family members'</b> trade, business or profession.</p> <p>9 Any legal responsibility that <b>you</b> or <b>your family members</b> have under a contract.</p> <p>10 Any court judgment which is not delivered by a court within Singapore.</p> <p>11 Any court judgment which is being appealed by <b>you</b> or <b>your family members</b> or on <b>your</b> or <b>your family members'</b> behalf.</p> <p>12 Any legal responsibility directly or indirectly caused by or arising from <b>you</b> or <b>your family members</b> passing on a communicable disease to others.</p> <p>13 Any legal responsibility directly or indirectly caused by or arising from the abuse of controlled drugs.</p> <p>14 Any legal responsibility directly or indirectly caused by or arising from <b>you</b> or <b>your family members</b> being under the influence of drugs or alcohol.</p> <p>15 Any legal responsibility directly or indirectly caused by or arising from riding or racing in races or rallies.</p> <p>16 Any legal responsibility that is directly or indirectly caused by or arising from polluting or harming the environment.</p> <p>17 Any claim for punitive, aggravated or exemplary damages (damages aimed at punishing or making an example of <b>you</b> or <b>your family members</b>).</p> <p>18 Any legal responsibility directly or indirectly caused by or arising from alterations, additions, improvements or repairs to the <b>premises</b>.</p> |
|--|--|---|

|  |  |   |
|--|--|---|
|  |  | 19 Any legal responsibility from owning any other <b>premises</b> . |
|--|--|---|

## General conditions which apply to the whole policy

### 1 Benefit extension

If you suffer losses to **your contents** due to **accidental** damage caused by **your pet**, **we** will pay up to the limit as shown below:

Overall limit per policy year: \$5,000

Sub-limit for each item, set or pair: \$500

Co-payment: 50% for each and every claim

This extension is only valid if **your pet** is living with **you** at **your premises**.

In addition to the general exclusions listed in part 2 of the general conditions, this extension does not cover claims directly or indirectly arising from the loss or damage of **valuables** caused by **your pet**.

### 2 General exclusions

This **policy** does not cover claims directly or indirectly caused by or arising from:

- a** any war, invasion, civil commotion, any **act of terrorism**, nuclear fallout, radioactivity, any nuclear fuel, material or waste and related risks;
- b** any loss or damage arising from illegal acts, including but not limited to any illegal or unauthorised modifications or additions to **your premises**;
- c** any loss or damage through deliberate or malicious acts by anyone legally allowed to be in the **premises**;
- d** any loss due to **your** or **your** family member's deliberate, malicious, unlawful or criminal act or failure to act;
- e** the effect or influence of alcohol or drugs;
- f** any loss or damage if HDB town council or management corporation strata title (MCST) is responsible for replacing or repairing the damage;
- g** any loss or damage caused by the order of any public or government authorities;
- h** any consequential (indirect) loss or damage;
- i** claims for wear and tear (this includes scratches, discolouration, rust, corrosion, stains, tears, or dents to the surface of the item which does not affect how it works);
- j** claims arising from weather conditions, gradual deterioration, pests and insects;
- k** damages caused during the repair,

- reinstatement or replacement process;
- l** claims caused by any process involving heat where there is no flame (for example, cigarette burn marks or scorch marks);
- m** loss or damage to any part of a cooking or heating appliance due to normal usage or wear and tear (for example, a glass cooking top or any part of a stove);
- n** any loss or damage while **your premises** is undergoing construction, reconstruction or repair (this does not include loss or damage by hurricane, cyclone, typhoon or **windstorm** as long as all outside doors, windows and openings are completely installed and the **premises** is well protected against this weather);
- o** **you** or **your family members** failing to take reasonable precautions to protect **your** or their property, avoid **injury** or minimise claims under this **policy**;
- p** any loss or damage by subsidence or landslide except when it is caused by an earthquake or volcanic eruption;
- q** restoring or recreating lost or damaged information stored in films, tapes, cards, discs or other storage devices.
- r** any consequential loss or damage due to faults, loss in function, loss in accessibility of information, software or computer programmes;
- s** loss or damage as a result of faulty workmanship or manufacturing faults;
- t** mysterious disappearance or unexplained loss;
- u** loss or damage arising from lapses by any equipment or service provider (e.g. telecommunications, electricity, bank etc.) for the **premises** that affects multiple households including **yours**; and
- v** cyber-attacks to **your** smart devices, e.g. laptops, phones, tablets, smart tvs, smart fridges etc. (This does not apply to theft specifically targeting **your premises** by hacking **your** smart lock).

If **we** refuse to pay a claim as a result of any of the exclusions listed above and **you** disagree with **our** decision, **you** are responsible for proving that **we** are legally responsible for the claim. If any part of any exclusion is found not to be valid or **we** cannot enforce it, it will not affect the rest of the exclusions.

### 3 Premium

- a** The premium that **you** pay for this **policy** can change. If **we** change the premium for this **policy**, **we** will write to **you** at **your** last-known

address or email address, at least 30 days before the change is to take place, to tell **you** what the new premium is.

- b** Premium due dates
  - (i) The premium is due on or before the start of this **policy** and if this **policy** is renewed, the **start date** of the next **policy year**.
- c** Recurring premium payment
  - (i) **You** can pay the premium due for this **policy** using the **recurring payment arrangement** **you** have chosen.
  - (ii) Before the premium due date, **we** will charge the premium to a credit card or take the premium by GIRO from a bank account chosen by **you**.
  - (iii) **You** can change the chosen **payment frequency** and **recurring payment arrangement** by calling **us** or writing to **us** at least 21 days before the end of the **policy year**. The change will take effect from the start date of next **policy year**.

## 4 Payment before cover warranty

**We** (or **our** intermediary) must receive the premium due on or before:

- a** the start of this **policy**;
- b** the **start date** of next **policy year**, if this **policy** is renewed.
- c** the subsequent premium due dates as shown in the debit note or tax invoice (which applies only if **you** choose the monthly **recurring payment arrangement**).

If **we** or the intermediary do not receive the premium due on the dates as described above, this **policy** will not be valid and renewed and **we** will not pay any benefits.

## 5 Renewal

- a** If this **policy** is renewed, **we** will provide the new terms and conditions (if these apply) for the next **policy year** before the **start date** of the next **policy year**.
- b** If **you** have opted for a **recurring payment arrangement** and **we** did not receive any request to cancel the **policy** as set out in general condition 6(c), **we** will take the premium using the current payment method **you** have chosen.

This **policy** will apply for as long as **we** can successfully collect the premium before the

premium due date.

## 6 Cancellation and refund

- a** For **policy** cancellation, **we** will not refund any premium if a claim has been made under this **policy**.
- b** If **we** cancel this **policy**
  - (i) **We** can cancel this **policy** by giving **you** seven days' written notice. **We** will consider that **you** have received this cancellation notice on the same day if **we** deliver the notice by hand, mail, fax or email.
  - (ii) **We** will cancel this **policy** on the date the premium is due if **we** do not receive the premium due or **we** are not successful in taking the premium from the credit card or GIRO account **you** have chosen.

If **we** cancel this **policy** because the premium has not been paid, **you** may apply for a new **policy**. However, **your** application will depend on **us** accepting it.

- c** If there is no claim under this **policy** and **you** wish to cancel the **policy**:
  - (i) Monthly **recurring payment arrangement**
    - **You** may cancel this **policy** by calling **us** or writing to **us** and cancellation will be effective from the date **we** receive the notice of cancellation.
    - For cancellation after the 14-day free-look period (under general condition 16), **we** must receive the notice of cancellation no later than 21 days before the next monthly premium due date. The **policy** will then be cancelled on the day the monthly premium is due.
    - But, if **we** receive the notice of cancellation less than 21 days before the next monthly premium due date, the **policy** will be cancelled on the following month when the premium is due.

### Cancellation of policy with monthly premium payment - For example

|   |  |
|---|--|
| Period of insurance                       | 22 Sep 2020 to 21 Sep 2021                   |
| Monthly premium due date                  | 22 (Sep, Oct, Nov, Dec, Jan, Feb and so on)  |
| If we receive the notice of cancellation: |  |
| on 1 Oct 2020                             | cancellation will take effect on 22 Oct 2020 |
| on 20 Oct 2020                            | cancellation will take effect on 22 Nov 2020 |

(ii) Yearly recurring payment arrangement

- **You** may cancel this **policy** by calling **us** or writing to **us** and cancellation will apply from the date **we** receive the notice of cancellation.
- For cancellation after the 14-day free-look period (under general condition 16), **we** will work out and refund the premium as follows if no claim has been made under this **policy**.

|   |
|---|
| $\frac{\text{Period of insurance (in days) still left to run}}{\text{Original period of insurance of this policy}} \times 85\% \text{ of the premium paid}$ |
|---|

- **We** will not refund any premium below \$37.45 (after GST)

If **we** refund premiums, **we** will do so by cheque to the **policyholder**.

## 7 Paying benefits

We will pay the benefits listed in this policy only if you have:

- a met general condition 4; and
- b given us satisfactory proof of the claim.

## 8 Paying an extra premium to reinstate benefit limits after loss or damage

If **you** claim for loss or damage under section 1 or 2, **we** will reduce the maximum benefit limits for each section by the actual amount of the claim that **we** pay.

**We** will put these limits back to the original limits as shown in the **schedule** at the start of the next **policy year** when the **policy** is renewed or, **you** can ask **us** to reinstate the benefit limits for the current **policy year** by paying an extra premium but this will depend on whether **we** accept **your** request.

### For example

Start date of Insurance: 1 January 2019

End date of Insurance: 31 December 2019

Benefit limits of **renovations** cover shown in **your schedule**: \$100,000

If there is a loss of or damage to the **renovations** at \$60,000, **we** will reduce the **renovations** benefit limits for the year ending 31 December 2019 to \$40,000.

**You** can reinstate the benefit limits by paying an extra premium for the rest of the **policy** period ending on 31 December 2019. The additional premium payable will be based on the amount of loss paid out, and pro-rated for the unexpired duration of the **period of insurance** from the date of loss, according to the table below.

| Duration from date of loss to end of <b>policy year</b> | % of yearly premium for the reinstated amount |
|---|---|
| ≤ 1 month   | 20  |
| ≤ 3 months  | 35  |
| ≤ 6 months  | 60  |
| > 6 months  | 100   |

**We** will automatically reinstate the benefit limits to the original amount from 1 January 2020 at no extra premium when the **policy** is renewed.

## 9 Misrepresentation

**We** will treat this **policy** as void if **you** misrepresent any information which may affect **our** decision to accept **your** application.

## 10 Fraud

**You** must not act in a fraudulent way. **We** will take the action shown below if **you** or anyone acting for **you**:

- a makes a claim under this **policy** knowing the claim to be false or fraudulently exaggerated in any way;
- b makes a statement to support a claim knowing the statement to be false in any way;
- c sends **us** a document to support a claim knowing the document to be forged or false in any way; or
- d makes a claim for any loss or damage caused by **your** deliberate act or with **your** knowledge.

**We** can do any or all of the following.

- a **We** will not pay the claim.
- b **We** will not pay any other claim which has been or will be made under this **policy**.
- c **We** may declare this **policy** invalid.

- d **We** can recover from **you** the amount of any claim **we** have already paid under this **policy**.
- e **We** will not refund **your** premium.
- f **We** may not allow **you** to buy other policies from **us**.
- g **We** may report **you** to the police.
- h **We** may cancel this **policy**.

## 11 Reasonable care

**You** must take all reasonable precautions to properly maintain and protect **your renovations** or **contents** to avoid any loss or damage and take all practical steps to minimise all claims.

## 12 Other insurance

If at the time of any incident which results in a claim under this **policy** **you** have other insurance covering the same loss, **we** will not pay more than **our** share (this does not apply to section 7 – Personal accident).

## 13 Taking over your rights

**We** can take over any rights to defend or settle any claim and to take proceedings in **your** name to enforce **your** or **our** rights against any other person.

## 14 Claims conditions

- a **You** must tell **us** as soon as possible, and in any case within 30 days, about any loss or damage which may give rise to a claim under this **policy**. **We** have the right to reject **your** claim if **you** tell **us** later than 30 days from the date of loss or damage.
- b If **you** can recover all or part of any expenses from other sources, **we** will only pay **you** the amount that cannot be recovered.
- c **We** pay all claims in Singapore dollars. If **you** suffer a loss which is in a foreign currency, **we** will convert the amount into Singapore dollars at the exchange rate which **we** will decide on the date of the loss.

## 15 What you need to provide when you send us your claim

**You** or **your** legal personal representatives must supply all information, reports, original invoices and receipts, evidence, medical certificates, documents (such as translation of a foreign-language document into the English language), confirmed by oath if necessary. **We** may need these before **we** assess **your** claim. **We** will not refund any expense which **you** cannot provide original receipts or invoices for.

## 16 Free-look period

**We** will give **you** 14 days from the time **you** receive this **policy** to decide whether to continue with it. If **you** do not want to continue and there is no claim made under this **policy**, **you** may call or write to **us** to cancel this **policy**. **You** will get a full refund of the premium paid. **We** consider that this **policy** has been delivered (and received) on the same day **we** email it, or seven days after **we** post it. This condition does not apply to **policy** renewals.

## 17 Ending this policy

This **policy** will end immediately when:

- a **we** cancel this **policy** under general conditions 4, 6(b) or 10;
- b **you** cancel this **policy** under general condition 6(c);
- c **you** no longer meet any of the eligibility requirements set;
- d before entering into this **policy**, **you** fail to reveal all facts **you** know or ought to know which may affect this **policy**; or
- e **we** do not renew this **policy**.

## 18 Excluding third-party rights

Someone who is not covered by this **policy** has no right under the Contracts (Rights of Third Parties) Act 2001 to enforce this **policy**.

## 19 Currency and interest

All dollar amounts shown in this **policy** and **schedule** are in Singapore dollars (S\$). **We** will not add interest to any amount **we** pay.



## 20 Dealing with disputes

If **you** are not satisfied with **our** final decision on **your** claim, **you** may refer the case to the Financial Industry Disputes Resolution Centre Ltd (FIDReC), an independent and impartial institution specializing in solving disputes between financial institutions and consumers. Their website address is: [www.fidrec.com.sg](http://www.fidrec.com.sg)

If the dispute cannot be referred to or dealt with by FIDReC, the dispute must be referred to and decided using arbitration in Singapore in line with the Arbitration Rules of the Singapore International Arbitration Centre which apply at that point of time. **We** will not be legally responsible under **your policy** unless **you** have first received an award under arbitration.

## 21 Prohibited persons

If **you** or any **relevant person** is found to be a **prohibited person**:

- **we** are entitled not to accept **your** application; and
- if any **policy** is issued, **we** are entitled to end the **policy**, not pay any benefit or not allow any transaction to be carried out under the **policy**. **We** will not refund any unutilised premium when the **policy** is ended.

**Our** decision in every respect of the above will be final.

**You** will need to inform **us** immediately if there is any change in any **relevant person's** identity, status or identity documents.

## 22 Governing law

Singapore law will apply to this **policy**.

## 23 Feedback procedure

The information below is not legally binding and is just for **your** information.

### Making yourself heard

**We** are committed to providing **you** with an exceptional level of service and customer care.

**We** realise that things can go wrong and there may be times when **you** feel that **we** have not provided the service **you** expected. When this happens, **we** want to hear about it so that **we** can try to put things right.

Please send **your** feedback to:  
[www.income.com.sg/enquiry](http://www.income.com.sg/enquiry)

## Our promise to you

**We** will:

- acknowledge **your** complaint promptly;
- investigate quickly and thoroughly;
- keep **you** informed of **our** progress; and
- do everything possible to deal with **your** complaint.

### 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 Income or visit the GIA/LIA or SDIC web-sites ([www.gia.org.sg](http://www.gia.org.sg) or [www.lia.org.sg](http://www.lia.org.sg) or [www.sdic.org.sg](http://www.sdic.org.sg)).