

# Home Ultimate Protect

All-round protection for your home.

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GENERAL INSURANCE



We care for the things that matter to you. Our comprehensive all-risks plan helps to protect you, your family, and your valuable possessions from unforeseen events. Let us support you in building your financial safety net. Safeguard your home against the unexpected with Home Ultimate Protect.

Key Benefits	
1	Protects your home with our <b>“all-risks” coverage for your building<sup>1</sup>, renovation<sup>2</sup>, and home contents<sup>3</sup></b> . This means covering you for damages and losses that arise from any accident that is not specifically excluded, such as fires, floods, monkey raids and more.
2	With our optional <b>Worldwide Personal Belongings</b> coverage, know that your personal belongings <sup>4</sup> stay protected even if you carry them outside your home
3	With our optional <b>Specific Items Covered at Full Value<sup>5</sup></b> benefit, your precious possessions of high value can be <b>protected up to their full value</b> .
4	Peace of mind with complimentary <b>24/7 Emergency Home Assistance Service<sup>6</sup></b> . Enjoy round the clock assistance in the event of home emergencies, for plumbing, electrician, locksmith, pest control <sup>7</sup> and air-conditioner repair services.
5	Stay protected regardless where you are in the world, with up to \$2,000,000 for <b>Family Worldwide Liability<sup>8</sup></b> benefit and up to \$50,000 <b>Worldwide Family Personal Accident<sup>9</sup></b> benefit.

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Home Ultimate Protect safeguards you against hefty damage costs in the event of an accident, with coverage for your building<sup>1</sup>, renovation<sup>2</sup>, and home contents<sup>3</sup>. Unlike other home insurances that only cover you against specific accidents such as fire or theft, this plan keeps you financially protected against any cause of damage, up to your insured limits, unless specifically excluded in the policy.

With our optional Worldwide Personal Belongings coverage, know that your personal belongings<sup>4</sup> stay protected even if you carry them outside your home.

Protection for your personal belongings<sup>4</sup> no longer needs to be limited to the confines of your home. To keep your personal belongings<sup>4</sup> covered both at and outside of your home, simply have them covered under this benefit.

With our optional Specific Items Covered at Full Value<sup>5</sup> benefit, your precious possessions of high value can be protected up to their full value.

Your prized possessions such as jewellery, watches, or personal collections in your home may be worth a higher value. We want to help you protect your prized possessions up to their full value against unexpected loss or damage.

With this optional benefit, you can specifically insure your home contents<sup>3</sup> and personal belongings<sup>4</sup> that exceed the maximum coverage limits under the Home Contents or Worldwide Personal Belongings cover to have them protected up to their full value. Plus, enjoy the flexibility of choosing whether to cover your personal belongings<sup>4</sup> worldwide or keep the coverage limited to your home premises.

## Peace of mind with complimentary 24/7 Emergency Home Assistance Service<sup>6</sup>.

You will never know when a pipe might get choked or the day that you get locked out of your home due to an auto-lock malfunction. Such home emergencies can be quite an inconvenience, and we want to help you solve these problems within the shortest time possible. Our plan offers you the benefit of a 24/7 hotline to assist you in the event of home emergencies. Learn more at [income.com.sg/home-ultimate-protect-eha](https://income.com.sg/home-ultimate-protect-eha).

Emergency Home Assistance	
Emergency Plumbing	4 times a year <sup>10</sup> Up to \$250 per accident
Emergency Electrician	
Emergency Locksmith	
Emergency Pest Control <sup>7</sup>	
Emergency Air-Conditioner Repair	

## Stay protected regardless of where you are in the world, with up to \$2,000,000 for Family Worldwide Liability benefit<sup>8</sup> and up to \$50,000 for Worldwide Family Personal Accident benefit<sup>9</sup>.

In the event of an unexpected fire, the flames might spread beyond your home to neighbouring units. Enjoy ultimate peace of mind knowing that our plan can cover you for such liabilities with our Family Worldwide Liability benefit<sup>8</sup>.

In addition, in the event of an unfortunate accident leading to the death or permanent disability of you, your spouse or your children within 90 days from the date of the accident, we offer pay-outs to help ease any financial strain that may arise. This Worldwide Family Personal Accident<sup>9</sup> benefit include accidents that happen both inside and outside of your home.



## Table of cover

Section	Benefit	Maximum benefit limit	Amount you are responsible for																		
1	Building or Renovations	Overall section limit: As shown in the schedule Sub-limit: \$5,000 for expenses for tracing and accessing water seepage	<ul style="list-style-type: none"><li>• The first \$100 for each and every loss or damage, except if caused by fire.</li><li>• The first \$10,000 for each and every loss or damage caused by landslip and/or subsidence.</li><li>• 20% co-payment for expenses for tracing and accessing water seepage</li></ul>																		
2	Worldwide Personal Belongings	Overall section limit: As shown in the schedule Sub-limit: \$2,500 per article, set or pair																			
3	Home Contents	Overall section limit: As shown in the schedule Sub-limits: <table><tr><th>Category</th><th>For each article, set or pair</th><th>In total</th></tr><tr><td>Valuables</td><td>5% of overall section limit</td><td>50% of overall section limit</td></tr><tr><td>Money</td><td>-</td><td>\$5,000</td></tr><tr><td>Bicycles and Personal Mobility Devices</td><td>-</td><td>\$5,000</td></tr><tr><td>Legal Documents</td><td>-</td><td>\$5,000</td></tr><tr><td>All other contents</td><td>15% of overall section limit</td><td>-</td></tr></table>		Category	For each article, set or pair	In total	Valuables	5% of overall section limit	50% of overall section limit	Money	-	\$5,000	Bicycles and Personal Mobility Devices	-	\$5,000	Legal Documents	-	\$5,000	All other contents	15% of overall section limit	-
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4	Specific items covered at full value	As shown in the schedule																			
5	Family worldwide liability	\$2,000,000																			
6	Professional fees	10% of the total sum insured for Building and Renovations as shown in the schedule																			
7	Removal of debris	5% of the total sum insured for Building, Renovations and Home Contents as shown in the schedule																			

Section	Benefit	Maximum benefit limit	Amount you are responsible for
8	Replacement of used fire extinguishing equipment	\$2,500	
9	Conservancy charges	Overall section limit: \$5,000 Sub-limit: \$1,000 per month	
10	Cost of temporary accommodation	Combined limit: 15% of the sum insured for Building or Renovations as shown in the schedule, whichever is higher Sub-limit: \$10,000 per month	
11	Loss of rent while the premises are uninhabitable due to an accident		
12	Accidental breakage of fixed mirrors, fixed glass, and sanitary ware	15% of the sum insured for Building or Renovations as shown in the schedule, whichever is higher	The first \$100 for each and every loss or damage, except if caused by fire.
13	Temporary removal of contents	15% of the sum insured for Home Contents as shown in the schedule	
14	Household removal	100% of the sum insured for Home Contents as shown in the schedule	The first 15% of each and every loss
15	Temporary cover for new improvements	Building and Renovations: 10% of their respective sums insured as shown in the schedule	See section 1 for Building and Renovations;
		Home Contents: 25% of the sum insured for Home Contents as shown in the schedule	See section 3 for Home Contents
16	Emergency Cash Allowance	\$1,000	
17	Deterioration of food in the refrigerator	\$1,000	The first \$50 for each and every loss

Section	Benefit	Maximum benefit limit	Amount you are responsible for																		
18	Emergency Entry	\$1,000																			
19	Loss or damage to domestic helper's property	\$1,000																			
20	Worldwide family personal accident Adult aged 21 years and above but under 70 years Child aged 30 days and above but under 21 years	Overall section limit: \$50,000  Sub-limit: \$20,000 for each adult  Sub-limit: \$10,000 for each child																			
	<table><thead><tr><th>Scale of compensation</th><th>Percentage of benefit limit</th></tr></thead><tbody><tr><td>a) Accidental death</td><td>100%</td></tr><tr><td>b) Permanent total disability</td><td>100%</td></tr><tr><td>c) Loss of sight in both eyes</td><td>100%</td></tr><tr><td>d) Loss of two or more limbs</td><td>100%</td></tr><tr><td>e) Loss of sight in one eye</td><td>50%</td></tr><tr><td>f) Loss of one limb</td><td>50%</td></tr><tr><td>g) Loss of speech</td><td>50%</td></tr><tr><td>h) Loss of hearing in both ears</td><td>50%</td></tr></tbody></table>			Scale of compensation	Percentage of benefit limit	a) Accidental death	100%	b) Permanent total disability	100%	c) Loss of sight in both eyes	100%	d) Loss of two or more limbs	100%	e) Loss of sight in one eye	50%	f) Loss of one limb	50%	g) Loss of speech	50%	h) Loss of hearing in both ears	50%
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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.																					

**IMPORTANT NOTES**

- 1 Building means the following.  
For Housing Development Board (HDB) flats, condominiums, apartments or cluster houses, it will include the building structure (but not the foundations), fixtures and fittings based on HDB's or the property developer's standard specifications. This means we will not cover areas you do not own or which are not provided just for your use. For example, this can include shared areas such as corridors, car parks, stairways, lift lobbies and swimming pools.  
For landed properties such as bungalows, semi-detached and terrace houses, it will include the building structure (but not the foundations), 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.
- 2 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. They do not form part of the building cover.
- 3 Contents means any physical and movable household items or personal belongings including money, valuables, bicycles, and personal mobility devices, kept within the premises that belong to you or your family members. But it does not include, amongst other items, motor vehicles and watercraft, pets or livestock and items connected with your or your family member's business, trade or profession. Please refer to the policy contract for the exclusions and the benefit sub-limits for each type of content.
- 4 Personal belongings mean any personal items belonging to you or your family members that is usually worn on or carried by a person in everyday life. This includes watches, jewelry, bags, clothing, cameras etc., but does not include money, stored value cards, vehicles and their accessories, and items used in connection with your or your family member's business or profession, or which are insured under a separate policy.  
All the personal belongings that you may bring out which you wish to insure, and which cost no more than \$2,500 each to replace should be covered under the Worldwide Personal Belongings benefit. For items exceeding \$2,500, simply specify them to be covered at full value under the Specific Items Covered at Full Value benefit.
- 5 Specific items covered at full value means:
  - a. the personal belongings which are covered either within your premises or worldwide; or
  - b. the contents which are covered within your premises;up to their respective full replacement values, as shown in the schedule.
- 6 Income Insurance has arranged for our appointed Emergency Home Assistance provider to assist policyholders with the search for emergency plumbing, electrician, locksmith, pest control and air-conditioner repair services 24/7, subject to policy conditions. This is a complimentary service provided to you. It does not form part of the benefit provided under Home Ultimate Protect's policy contract. Income Insurance reserves the right to amend or discontinue the services at any time at its sole discretion without notice.
- 7 This benefit does not cover claims arising from pest infestation within the first 3 months from the start date of the policy.
- 8 You or your family members respectively must be a resident of or working in Singapore. Otherwise, we will only pay when the above legal responsibility results from your ownership or tenancy of the premise.
- 9 A sub-limit of \$20,000 per adult and \$10,000 per child applies. An adult refers to an individual aged 21 years old and above, but under 70 years old. A child refers to an individual aged 30 days old and above but under 21 years old.
- 10 A year means each 12-month period from the start date of policy.

This is for general information and does not constitute an offer, recommendation, solicitation or advice to buy or sell any product(s). Please seek independent financial advice before making any decision. You can find the usual terms, conditions and exclusions of this plan at [income.com.sg/home-ultimate-protect-policy-condition](https://income.com.sg/home-ultimate-protect-policy-condition).

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 Insurance or visit the GIA/LIA or SDIC websites ([www.gia.org.sg](https://www.gia.org.sg) or [www.lia.org.sg](https://www.lia.org.sg) or [www.sdic.org.sg](https://www.sdic.org.sg)).

Information is correct as at 1 July 2024.

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# Financial planning, made for the moments that matter to you.

## About Income Insurance

Income Insurance Limited (Income Insurance) is one of the leading composite insurers in Singapore, offering life, health and general insurance. Established in Singapore to plug a social need for insurance in 1970, Income Insurance continues to put people first by serving 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 the company at the forefront of innovative solutions that empowers the people it serves with better financial well-being.

For more information, please visit [income.com.sg](http://income.com.sg)

## Get in touch



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