































**Section 20 – Worldwide family personal accident**

When we will pay	What we pay	What we do not pay
<p>A If <b>you, your</b> husband, wife or <b>children</b> are involved in an <b>accident</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>1 <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 every <b>12-month period of the policy.</b></li> <li>2 <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> husband or wife or <b>children</b> under the scale of compensation in the <b>table of cover</b> for the same <b>accident.</b></li> <li>3 <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 4 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>1 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>2 <b>sickness</b> and not <b>injury</b>; or</li> <li>3 arising from <b>pre-existing conditions</b> or existing physical disability.</li> </ol>

## General conditions which apply to the whole policy

### 1 Insuring your building, renovations, contents, and personal belongings for the correct amount

You must insure **your building, renovations, contents, and personal belongings** for an amount that represents the full replacement value.

(a) For **building and renovations** this is the estimated cost of rebuilding or reconstruction if the building and **renovations** were completely destroyed. This may not be the market value.

(b) For **contents and personal belongings** this is the cost to replace the item on a like-for-like basis, without depreciation or wear and tear, based on current market prices.

If you do not insure **your building, renovations, contents, and personal belongings** for the right amount, **we** will consider that **you** have **under-insured** them.

### 2 Under-insurance

a For **under-insurance** of **buildings, renovations, or contents** cover, **you** are responsible for a share of the loss or damage.

**We** work out the percentage based on the difference between the benefit limits or sum insured as listed in **your schedule** and the total actual replacement cost of **your building, renovations, or contents** at the time of the loss or damage calculated as follows:

$\frac{\text{Full and actual replacement cost of building, renovations, and contents}}{\text{Full and actual replacement cost of building, renovations, contents and belongings}}$	$\frac{\text{Benefit limit of building, renovations, and contents as shown in your schedule}}{\text{Benefit limit of building, renovations, and contents as shown in your schedule}}$
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#### For example

Benefit limit of **building and renovations** cover shown in **your schedule**: \$1,500,000

Benefit limit of **contents** cover shown in **your schedule**: \$100,000

Full and actual replacement cost of **building and renovations** at the time of loss: \$2,000,000

Full and actual replacement cost of **contents** at the time of loss: \$150,000

**Your** share of insurance for **building and renovations** is 25% (\$500,000/\$2,000,000)

**Your** share of insurance for **contents** is 33.3% (\$50,000/\$150,000)

If there is a loss of or damage to the **building or renovations** at \$240,000 and to the **contents** at \$60,000, the following will apply.

**You** will be responsible for paying \$60,000 (25% of \$240,000) to repair, replace or reinstate the **building or renovations** and \$20,000 (33.3% of \$60,000) to repair or replace **your contents**. **We** will pay \$180,000 to repair, replace or reinstate the **building or renovations** and \$40,000 to repair or replace the **contents**.

b For **under-insurance** of **contents** or worldwide **personal belongings** cover, **we** will also deduct an amount for wear and tear or depreciation.

### 3 Average relief (Waiver of under-insurance)

If at the time of loss or damage under section 1, 2 or 3, the sum insured under each respective section is at least 80% of the full and actual reinstatement or replacement cost, **we** will not consider **you** to be **under-insuring** the respective sections: **building, renovations, contents** and worldwide **personal belongings**.

### 4 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 or breaking any laws, rules, regulations or guidelines set by any relevant authority in Singapore;



- c** any loss or damage through deliberate or malicious acts by anyone legally allowed to be in the **premises**;
  - d** theft, malicious acts, bursting or overflowing of domestic water tanks, apparatus or pipes, while the **premises** are left unoccupied.
  - e** any loss due to **your** or **your** family member's deliberate, malicious, unlawful or criminal act or failure to act;
  - f** the effect or influence of alcohol or drugs;
  - g** any loss or damage if it is covered under any contract, guarantee or law, or if HDB town council or management corporation strata title (MCST) is responsible for replacing or repairing the damage;
  - h** any loss or damage caused by the order of any public or government authorities;
  - i** any consequential (indirect) loss or damage apart from under section 10 – Cost of temporary accommodation and section 11 – Loss of rent while the premises are uninhabitable due to an **accident**;
  - j** claims for cosmetic damage that does not affect functionality, wear and tear, including scratches, discolouration, rust, corrosion, stains, tears, or dents to the surface of the item which does not affect how it works;
  - k** claims arising from weather conditions, gradual deterioration, pests and insects, mildew, rot, rust, depreciation, and abuse or misuse;
  - l** claims arising from washing, dyeing, cleaning, repairing, restoring, scratching or denting;
  - m** damages caused during the repair, reinstatement or replacement process;
  - n** claims caused by any process involving heat where there is no flame (for example, cigarette burn marks or scorch marks);
  - o** 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);
  - p** 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);
  - q** **you** or **your family members** failing to take reasonable precautions to protect **your** or their property, avoid **injury** or minimise claims under this **policy** (this includes failing to perform regular maintenance or servicing, as recommended by the respective manufacturer, developer or relevant authority);
  - r** restoring or recreating lost or damaged information stored in films, tapes, cards, discs or other storage devices.
  - s** any consequential loss or damage due to faults, loss in function, loss of data, loss in accessibility of information, software or computer programmes;
  - t** loss or damage as a result of faulty or defective workmanship, manufacturing faults, inherent faults, or defective material or design;
  - u** mysterious disappearance or unexplained loss;
  - v** 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**;
  - w** 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); and
  - x** any **known event**;
- 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.

## 5 Changing your plan

**You** can choose to make changes to **your policy** at any time by writing to **us** or calling **us**. If **we** do approve **your** request, **we** will tell **you** when the change will take place.

## 6 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, 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**. If **you** have chosen a monthly **recurring payment arrangement**, the premium is due on the dates shown in the debit note or tax invoice we have issued to **you**.

- 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 **you** have chosen.
  - (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**.

- b If we cancel the 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 at **your** last-known address, or by fax or email at **your** last known fax numbers or email address.
  - (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 based on **your** latest information and declaration.

## 7 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; and
- 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** 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.

## 8 Renewal

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**.

If **we** did not receive any request to cancel the **policy** as set out in general condition 9(b), **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.

- 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 19), **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

## 9 Cancellation and refund

- a For **policy** cancellation, **we** will not refund any premium if a claim has been made in the same **12-month period of the policy**.

- (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 19), **we** will work out and refund the premium as follows if no claim has been made under this **policy**.

$\frac{\text{Period of insurance (in days) still left to run}}{\text{Original period of insurance of the policy}} \times 85\% \text{ of the premium paid}$
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- **We** will not refund any premium below \$54.00 @ 8% GST in 2023 and \$54.50 @ 9% GST from 2024.

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

## 10 Paying benefits

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

- met general condition 7; and
- given **us** satisfactory proof of the claim.

For a **policy** with a monthly **recurring payment arrangement**, before **we** can pay the claim, **we** will first take from the claim amount any premium owed to **us** for the rest of the **policy year**.

For loss of or damage to the **building, renovation, contents, or personal belongings**:

- We** can choose to refund the cost of repairing, reinstating or replacing the item/property (or part of the item/property) that is lost or damaged, on a like-for-like basis that is not better than its original condition.
- We** will not take of an amount for wear and tear or depreciation except:
  - For wearing apparel, curtains, carpets, bed sheets or bed linen;
  - If the repair, reinstatement or replacement is not started and completed within 12 months from the date of loss or damage;
  - For **contents** or **personal belongings** when they are **under-insured**.

**We** may appoint our loss adjuster to determine the amount of wear and tear or depreciation.

For avoidance of doubt, **we** will not take off an amount for wear and tear or depreciation for **specific items covered at full value**.

- If there is **under-insurance**, **we** will only pay for **our** share of the loss or damage. (This does not apply to **specific items covered at full value**.)

Despite anything **we** have said to the contrary, **we**

will not pay any claim if the laws of Singapore or of **your** home country prevent **us** from doing so.

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

If **you** claim for loss or damage under section 1, 2, 3 or 4, **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 **12-month period of the policy** or, **you** can ask **us** to reinstate the benefit limits for the current **12-month period of the policy** by paying an extra premium but this will depend on whether **we** accept **your** request.

### For example

Start date of Insurance: 1 January 2021

End date of Insurance: 31 December 2024

Benefit limits of **building** and **renovations** cover shown in **your schedule**: \$2,000,000

Benefit limits of **contents** cover shown in **your schedule**: \$300,000

If there is a loss of or damage to the **building** or **renovations** at \$500,000 and to the **contents** at \$200,000, **we** will reduce the benefit limits for the year ending 31 December 2021 to the following.

**Building** and **renovations**: \$1,500,000

**Contents**: \$100,000.

**You** can reinstate the benefit limits by paying an extra premium for the rest of the **policy** period ending on 31 December 2021.

**We** will automatically reinstate the benefit limits to the original amount from 1 January 2022 at no extra premium.

## 12 Misrepresentation

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

## 13 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**.

## 14 Reasonable care

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

## 15 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 20 – Worldwide family personal accident).

If **your premises** are insured by any management corporation strata title (MCST) or HDB town council, **you** must first send a claim to them for any loss or damage. **We** will only pay if the:

- a loss or damage is not covered by the insurance taken out by the management corporation strata title (MCST) or HDB town council; or

- b the loss or damage is more than the limits of insurance taken out by the management corporation strata title (MCST) or HDB town council.

## 16 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.

## 17 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 **You** are responsible for paying for any expenses incurred from any loss or damage first.
- c If **you** can recover all or part of any expenses from other sources, **we** will only pay **you** the amount that cannot be recovered.
- d **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.
- e **You** must keep any item which is damaged, and if **we** ask, **you** must send it to **us**. (**You** will also need to pay any costs involved in doing this.) If **we** pay a claim for the item and it is then recovered or it has a salvage value, it will become **our** property.

## 18 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.

## 19 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, **you** may call **us** or write to **us** to cancel this **policy** and get a full refund of the premium paid as long as there has been no claim made under this **policy**. We consider that this **policy** has been delivered (and received) seven days after **we** post it. This condition does not apply to policies with a **period of insurance** of less than a year and **policy** renewals.

## 20 Ending this policy

This **policy** will end immediately when:

- a **we** cancel this **policy** under general conditions 7, 9(a) or 13;
- b **you** cancel this **policy** under general condition 9(b);
- 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**.

## 21 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**.

## 22 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.

## 23 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.

## 24 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.

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

## 25 Governing law

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

## 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.

## Complimentary emergency home assistance

For **your** convenience, **we** have arranged with an emergency home assistance provider to assist **you** to search for suitable repairer(s) to provide repair services if there is an **accident** at **your premises** subject to the terms and conditions of the complimentary emergency home assistance service as set out at [www.income.com.sg/home-ultimate-protect-eha](http://www.income.com.sg/home-ultimate-protect-eha). This does not form part of **your policy**.

### 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)).