

Home Ultimate Protect

Complimentary Emergency Home Assistance Services

Terms and Conditions

1. The **services** do not form part of the **policy** and neither shall it be deemed as an offer of **services** by **us**.
2. **You** are eligible for the **services** provided **you** hold a valid home insurance **policy** with **us**, during the provisions of the **services**.
3. **We** reserve the right to amend or discontinue the **services** at **our** sole discretion without prior notice.
4. For your convenience, **we** have arranged with **our emergency home assistance provider** to assist **you** to search for suitable repairer(s) to provide the **services** if there is an **accident** at **your premises**.
5. **You** can contact **our emergency home assistance provider** 24/7; including weekends and public holidays at **6636 6116** for the complimentary repairs.
6. Provided that the **services** are obtained via **our emergency home assistance provider**, **you** are entitled to the complimentary **services** up to the following limits provided in the table below:

| Number of repairs for each 12-month period from start date of policy | Complimentary services per accident |
|---|--|
| 4 | \$250 |

7. **You** must pay for the costs and expenses of the **services** beyond the scope and limits of the **services** offered on a complimentary basis under these terms.
8. **You** may choose to engage the repairer recommended by **our emergency home assistance provider** at **your** discretion. **We** will not be responsible nor liable for any loss or damages suffered directly or indirectly by **you** or any other party as a result of or in connection with the **services**, including any delay in the provision of the **services**.

Definitions

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

Emergency home assistance provider means an independent company **we** have appointed to assist you to search for repairer(s) to provide **you** with the **services** at **your premises**.

Emergency home assistance services or **services** means the scope of services as described in the table below.

Period of insurance means the period of cover under **your policy**.

Policy means the Home Ultimate Protect Insurance **you** have purchased covering **your premises**.

Premises means the residential property which **you** insure under **our policy**. This does not include shared areas as described in **our** definition of building in the **policy**.

We, us and **our** means NTUC Income Insurance Co-operative Limited.

You or **your** means the policyholder who has purchased the **policy**.

| Services | Scope of services | What the services do not cover |
|-----------------------------------|---|--|
| Emergency Plumbing Assistance | <p>If there is an accidental clog or choke of a water supply system, drainage system or leaking water pipe(s) in your premises such as:</p> <ol style="list-style-type: none"> 1 Broken or leaking water pipes, including concealed water pipes within the walls of toilets or kitchens; 2 Clogged sinks, water pipes, and toilet bowls; or 3 Broken or leaking cistern, water taps or faucets <p>Our emergency home assistance company will arrange for a plumber to repair the choke or leak.</p> | <p>This service also does not cover the following.</p> <ol style="list-style-type: none"> 1 Leaking taps which require a replacement of washers 2 Water leaking from ceiling 3 Leaking gas stove or water heater 4 Cost of replacement parts which need to be replaced as a consequence of natural wear and tear and/or gradual deterioration 5 Hacking and reinstating concealed water pipes within the walls of toilets or kitchens |
| Emergency Electrician Assistance | <p>If the following electrical problems occur accidentally in your premise.</p> <ol style="list-style-type: none"> 1 Blackout due to lightning and circuit overload; 2 Repair of burnt fuse inside Main Electrical Circuit Board (ECLB) as a result of circuit overload; or 3 Malfunction of power supply socket <p>Our emergency home assistance company will arrange for an electrician to attend to and rectify the problem.</p> | <p>This service also does not cover the following.</p> <ol style="list-style-type: none"> 1 Failure or malfunction of electrical appliances (e.g. televisions, refrigerators, ovens, water heaters) |
| Emergency Locksmith Assistance | <p>If you are unable to access your premise or bedroom because the lock is faulty, or you are accidentally locked out of your premise.</p> <p>Our emergency home assistance company will arrange for a locksmith to attend to and rectify the problem.</p> | <p>This service also does not cover the following.</p> <ol style="list-style-type: none"> 1 Inability to access your premise or bedroom when the premise or bedroom is lent or let. 2 Broken lock or lockset due to forced entry, actual or attempted theft. |
| Emergency Pest Control Assistance | <p>If there is a pest infestation in your premise by bees, wasps, hornets, rodents or termites after at least 3 months from the start date of the policy, our emergency home assistance company will arrange for a pest controller to rectify the problem.</p> | <p>This service also does not cover the following.</p> <ol style="list-style-type: none"> 1 Recurring termite infestation |