

Table of cover (Home 360)

For your local and overseas journeys		Maximum benefit (S\$) per insured person	
		Basic	Superior
Section 1	Accidental death	58,000	128,000
Section 2	Permanent disability (per policy year)	58,000	128,000
Section 3	Medical expenses for injury due to an accident (per accident)	500	2,000
Section 4	Treatment by a Chinese medicine practitioner or a chiropractor (per accident)	500	500
Section 5	Mobility aids (per accident)	500	2,000
Section 6	Daily hospital income (per day; up to 365 days per policy year)	50	100
Section 7	Weekly cash (per week; up to 104 weeks in a row)	50	100
Section 8	Trauma counseling expenses (per policy year)	5,000	5,000
Section 9	Child support fund	5,000	5,000
Section 10	Modifying your home (per lifetime)	5,000	10,000
Section 11	Ambulance fee (per accident)	200	500
Section 12	Physiotherapy (per policy year)	500	1,000
Section 13	Diagnostic procedures and tests due to broken bones or fractures (per accident)	500	1,000
For your Singapore home		Maximum benefit (S\$) per policy year	Applicable Excess (Amount you are responsible for)
Section 14	Loss of or damage to buildings or renovations	150,000	The first S\$100 for every loss or damage caused by the following: a Water tanks, apparatus or pipes bursting. b Hurricane, cyclone, typhoon, windstorm, earthquake or volcanic eruption.
Section 15	Loss of or damage to contents	50,000	
	Type of contents	Sub-limit:	
	- Legal documents	500 in total	
	- Mobile phones	500 for each item or set and 1,500 in total	
	- Bicycles	1,000 in total	
	- Money	1,000 in total	
	- Laptop, desktop and tablet computer	1,500 for each item or set and 5,000 in total	
	- Valuables	5% of the overall section limit for each item, set or pair and up to one-third of the overall section limit in total	
	- All other contents	15% of the overall section	

		limit for each item or set	
Section 16	Professional fees	15,000	Does not apply
Section 17	Removing of debris	10,000	Does not apply
Section 18	Loss of or damage to contents belonging to your domestic helper	500	Does not apply
Section 19	Replacing locks and keys	500	Does not apply
Section 20	Deterioration of food in the refrigerator	500	The first \$50 for every loss or damage
Section 21	Homeowner or tenant's public liability	500,000	Does not apply

Policy Conditions

i50 (Home 360)

Your policy

This is **your** NTUC Income 50th anniversary (i50) insurance **policy** and it contains details of benefits, conditions and exclusions relating to each **insured person** or **your premises** (where applicable). The **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 issued **you** with a **schedule**.

Any statement, information or declaration the **policyholder** or **you** have given on behalf of the **insured persons**, including any declaration made over the phone, or by fax, email or the internet at the time of application, will form the basis of the contract.

The **schedule**, **table of cover** and any further **endorsements** are all part of the **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** hold a valid Singapore identification document such as a Singapore National Registration Identification Card (NRIC), Employment Pass, Work Permit, Long Term Visit Pass or Student Pass;
- **you** are living or working in Singapore, or away from Singapore for no more than 180 days at any one time;
- **you** are between 15 days old and 65 years old (**we** may continue cover for **you** up to 80 years old at a reduced sum insured and **we** may apply new terms; depending on **our** decision and if **you** pay an extra premium); and
- **your** premium has been fully paid.

Additionally, the **policyholder** can cover their **premises** only if:

- they are the owner or co-owner of the **premises** in Singapore; or
- they are a tenant or co-tenant who is currently renting the **premises** in Singapore;

Things to note

- **You** and the **policyholder** must reveal all facts that **you** or the **policyholder** know or ought to know which may affect the insurance cover the **policyholder** is applying for. If not, **your policy** may not be valid.
- **We** do not cover claims arising from **pre-existing medical conditions** or **known events**.
- 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**.

Definitions

Act of terrorism means an act (which may include using 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.

Robberies or other criminal acts mainly committed for personal gain and acts arising mainly as a result of personal relationships will not be considered as an **act of terrorism**.

Act of terrorism also includes any act which is confirmed by the relevant government as an **act of terrorism**. Using nuclear, chemical or biological substances or weapons as a means of force or violence will also be considered an **act of terrorism**.

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

Age means the person's current age at the start date of the **policy**.

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 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.

Chinese medicine practitioner means a legally licensed herbalist, acupuncturist or bone-setter who is registered and can practise within the scope of their licence under the laws of the country. This cannot be **you, your family member, travelling companion, partner, business partner, employer, employee or agent**.

Chiropractor means a legally licensed practitioner in chiropractic medicine who is registered and can practise within the scope of their licence under the laws of the country. This cannot be **you, your family member, travelling companion, partner, business partner, employer, employee or agent**.

Community hospital means any hospital that focuses on sub-acute care or rehabilitation, or is deemed as a community hospital by Singapore's Ministry of Health, or other relevant national laws and regulations.

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**.

Dental treatment means treatment necessary to restore sound and natural teeth which is necessary due to an **accident**.

Dependent child(ren) means **your** child(ren) who are:

- under 18 years of **age**; or
- under 25 years of **age**; unmarried and not on full-time employment; and are primarily dependent upon **you** for maintenance and support. For example, full-time students or national servicemen.

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

Family member means the **policyholder's** or **your** husband or wife, children, parents, brothers and sisters, parents-in-law, brothers-in-law, sisters-in-law, grandparents, grandparents-in-law, daughters-in-law, sons-in-law or grandchildren.

Home means the Singapore residential address shown on **your** Singapore National Registration Identification Card (NRIC) or on any official document.

Home country means any country of which **you** are a citizen.

Hospital means an establishment which is registered under the relevant national laws and regulations to care for and treat sick and injured people as bed-paying patients and which:

- has organised facilities for diagnosis, treatment and major surgery;
- provides nursing services by registered nurses 24 hours a day;
- is under the supervision of one or more **medical practitioners**; and
- is not mainly a clinic, a **community hospital**, a secure place to care for alcoholics or drug addicts, a nursing or rest or convalescent home or a home for the elderly or similar establishment.

Infectious disease means any of the following diseases which is diagnosed by a **medical practitioner** during the **period of insurance** and is supported by acceptable clinical, radiological, histological and laboratory evidence:

- Hand, foot and mouth disease (HFMD)
- Dengue fever (DHF)
- Avian influenza or 'bird flu' due to influenza A viral strains H5N1, H9N2, H7N7, H7N9, or H1N1
- Mumps
- Rubella
- Tuberculosis
- Measles
- Malaria
- Anthrax infection
- Yellow fever
- Plague
- Melioidosis or 'soil disease'
- Rabies
- Legionnaires' disease
- Chikungunya
- Nipah viral encephalitis
- Japanese viral encephalitis
- Variant Creutzfeldt-Jakob disease (vCJD) or 'mad cow disease'
- Severe acute respiratory syndrome (SARS)
- Middle east respiratory syndrome coronavirus (MERS-CoV)
- Zika virus

We will not cover any **infectious diseases** not listed above.

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 (applicable to Sections 14 to 21) 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.

Insured person means the individual (or individuals) named in the **schedule** as the person (or people) who is insured under this **policy**.

Jewellery means items made of or containing precious metals and semi-precious or precious stones, including but not limited to rings, cufflinks, bracelets, pendants, necklaces, bangles, earrings, brooches and pens.

Known event means any situation or incident which threatens or affects **your** health, **premises**, or any situation that **you** were aware of or could reasonably have been expected to know before **you** applied for cover under this policy.

Laptop means a **laptop** computer or a tablet computer including the accessories that come as standard equipment with it.

Losing means permanent and total loss of use, or loss by having part of the body (as listed in the scale of compensation table) cut or torn off, as confirmed by **our medical practitioner**.

Losing hearing means permanent and total loss of hearing, as confirmed by **our medical practitioner**.

Losing a limb means permanent and total loss of, or loss of use of, a hand at or above the wrist or a foot at or above the ankle. This must be confirmed by **our medical practitioner**.

Losing sight means total and permanent loss of use of an eye which means **you** are absolutely blind in that eye and which is beyond cure either by surgical or other treatment. This must be confirmed by **our medical practitioner**.

Losing speech means permanent and total loss of the ability to speak and which is beyond cure either by surgical or other treatment, as confirmed by **our medical practitioner**.

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** cannot be **you**, **your family member**, **travelling companion**, partner, business partner, employer, employee or agent.

Money means banknotes, coins and traveller's cheques.

Overseas means anywhere outside Singapore.

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

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 disablement listed in the scale of compensation table in this **policy**, and which was caused by an **accident** or by an **infectious disease**, as long as:

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

Permanent total disability means total disability caused by an **accident** or the contraction of an **infectious disease** that:

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

Policy means this document, including any information provided or declaration made by the **policyholder** for and on behalf of the **insured person** (or people), the **schedule**, the **table of cover** and any **endorsements** we have issued under this **policy**.

Policyholder means the person named and who has made a declaration on behalf of the **insured person** and paid the premium as shown in the **schedule**.

Policy year means a period of 12 months from the start date as shown in the **schedule** and each further consecutive period of 12 months for which the **policy** applies from or for any period of cover as agreed between the **policyholder** and **us**.

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

- a which **you** knew or should reasonably know about; including symptoms which existed before the start of **your policy**;
- b which **you** received diagnosis, consultation, medical treatment or prescribed drugs for within 12 months before the start of **your policy**; or
- c for which **you** have been asked to get medical treatment or medical advice by a **medical practitioner** within 12 months before the start of **your policy**.

For Sections 1 to 13, **infectious diseases** which **you** have contracted and fully recovered from before the start of **your policy** will not be considered as **pre-existing medical conditions**.

Premises means the Singapore residential property shown in the **schedule** as the premise **we** will insure under this **policy**.

Prohibited person 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.

Public place means a common area or place where anyone has a right to be present or to come and go as they please.

Recurring payment arrangement means:

- a the premium is charged to a credit card, chosen by the **policyholder**, either on a monthly or yearly basis to pay the premiums due for the current **policy** or when it is renewed, depending on the **payment frequency** chosen by the **policyholder**; or
- b the premium is taken from a bank account chosen by the **policyholder** to pay the premiums due for the current **policy** or when it is renewed, by General Interbank Recurring Order (GIRO) on a yearly basis.

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. They do not form part of the **building** cover.

Sickness means worsening physical health not caused by an **accident**, for which the care or treatment of a **medical practitioner** is needed.

Schedule means the document which proves that **you** have the insurance cover, listing among other things, details of the **insured person** (or people), the **premises** (if applicable), the **policyholder**, the plan type, and the **period of insurance** covered under this **policy**.

Table of cover means the separate table showing the list of benefits **we** will pay **you** according to **your** plan while this **policy** is in force. It will depend on the terms, conditions, limits, exclusions and qualifications of this **policy**.

Temporary disability or **temporarily disabled** means disability caused by an **injury** which directly disables and prevents **you** from taking part in any occupation temporarily.

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 NTUC Income Insurance Co-operative Limited.

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

You, your and **yours** means the **insured person** (or people) referred to in the **schedule**.

Your plan means the plan (with specific limits) that **you** chose at the time **you** applied for this **policy**.

What your policy covers

This **policy** will protect **you** financially when a death, **injury**, loss, theft, damage, legal liability or other specified event happens during the **period of insurance**.

The amount **we** will pay depends on the conditions and maximum benefit limits and sub-limits of **your** plan as set out in the **table of cover**.

Section 1 – Accidental death

When we will pay	What we pay	What we do not pay
<p>A If you are involved in an accident in Singapore or overseas, and due only to this accident you die within 12 months from the date of the accident.</p>	<p>1 We will pay your estate or your legal personal representative up to the limit as shown in the table of cover.</p>	<p>Besides the general exclusions listed in part 3 of the general conditions, we will also not pay for the following, or for loss or liability directly or indirectly caused by the following.</p> <p>1 The death or the disability resulting in the death is caused directly or indirectly by sickness (for example, a heart attack or stroke) and not by an injury.</p> <p>2 The death is caused directly or indirectly by any physical disability which existed before the start of the policy.</p>

Section 2 – Permanent disability

When we will pay	What we pay	What we do not pay
<p>A If you are involved in an accident in Singapore or overseas which causes you an injury, and due only to this accident you become permanently disabled within 12 months from the date of the accident.</p>	<p>1 We will pay you up to the limit as shown in table of cover using the scale of compensation table as shown below.</p> <p>2 We will reduce any compensation due for accidental death by any payment which we have already made to you under the scale of compensation within the same policy year.</p>	<p>Besides the general exclusions listed in part 3 of the general conditions, we will also not pay for the following, or for loss or liability directly or indirectly caused by the following.</p> <p>1 The disability is caused directly or indirectly by sickness (for example, a heart attack or stroke) and not by an injury.</p> <p>2 The disability is caused directly or indirectly by any physical disability which existed before the start of the policy.</p> <p>3 Extra compensation for any specific item which is part of a greater item due under this policy. For example, we will pay you for losing your upper limb, but we will not pay you again for losing your finger or thumb.</p>

Scale of compensation

Item	Description of disability	Percentage of sum insured as shown under section 2 in the table of cover of your plan
a	Permanent total disability	100%
b	Losing sight of both eyes	100%
c	Losing two limbs	100%
d	Losing sight of one eye, except perception of light	50%

e	Losing one limb	50%
f	Losing speech	50%
g	Losing hearing in both ears	50%
h	Losing four fingers and thumb of one hand	50%
i	Losing four fingers of one hand	40%
j	Losing hearing in one ear	20%
k	Losing a thumb - 2 phalanges - 1 phalanx	25% 10%
l	Losing one index finger - 3 phalanges - 2 phalanges - 1 phalanx	15% 10% 5%
m	Losing any one other finger - 3 phalanges - 2 phalanges - 1 phalanx	10% 7% 3%
n	Losing metacarpals - first or second - third, fourth or fifth	3% 2%
o	Losing all toes of one foot	15%
p	Losing a great toe - 2 phalanges - 1 phalanx	5% 3%
q	Losing any one other toe	3%
Third-degree burns		
r	Head - Damage as a percentage of total body surface area - equal to or greater than 8% - equal to or greater than 5% but less than 8% - equal to or greater than 2% but less than 5%	100% 75% 50%
s	Body - Damage as a percentage of total body surface area - equal to or greater than 20% - equal to or greater than 15% but less than 20% - equal to or greater than 10% but less than 15%	100% 75% 50%
We will not pay you any compensation if the disability is not listed in the scale of compensation.		
The total of all percentages of the sum insured due under this section will not be more than 100% during any one policy year.		

Section 3 – Medical expenses for injury due to an accident

When we will pay	What we pay	What we do not pay
A If you suffer an injury in Singapore or overseas and need to get medical treatment.	<ol style="list-style-type: none"> 1 We will pay for the costs of medical, surgical, hospital, dental treatment and nursing fees, recommended or asked for by a medical practitioner for you to be treated, up to the limit shown in the table of cover or up to a period of 12 months from the date of the accident, whichever comes first. 2 If we pay your claim above, we will also pay for the reasonable costs of medical reports that we 	<p>Besides the general exclusions listed in part 3 of the general conditions, we will also not pay for the following, or for loss or liability directly or indirectly caused by the following.</p> <ol style="list-style-type: none"> 1 The medical treatment is caused directly or indirectly by sickness (for example, a heart attack or a stroke) and not by an injury. 2 The medical treatment is caused directly or indirectly by any physical disability which existed

	asked you to provide us when you made the claim.	before the start date of the policy .
	3 The most we will pay for any one accident is up to the limit as shown in the table of cover .	3 Claims for nursing care that is not provided by the hospital .

Section 4 – Treatment by a Chinese medicine practitioner or a chiropractor

When we will pay	What we pay	What we do not pay
A If you suffer an injury in Singapore or overseas , and need to get treatment by a Chinese medicine practitioner or chiropractor .	1 We will pay for the reasonable and necessary expenses for treatment by a Chinese medicine practitioner or chiropractor , up to the limit shown in the table of cover or up to a period of 12 months from the date of the accident , whichever comes first. 2 The most we will pay for any one accident is up to the limit as shown in the table of cover .	Besides the general exclusions listed in part 3 of the general conditions, we will also not pay for the following, or for loss or liability directly or indirectly caused by the following. 1 The medical treatment is caused directly or indirectly by sickness (for example, a heart attack or a stroke) and not by an injury . 2 The medical treatment is caused directly or indirectly by any physical disability which existed before the start date of the policy .

Section 5 – Mobility aids

When we will pay	What we pay	What we do not pay
A If you suffer an injury in Singapore or overseas , and within 12 months from the date of accident you need to use mobility aids such as wheelchairs, walking aids or similar which are necessary for your mobility and are prescribed by a medical practitioner .	1 We will pay the actual cost incurred for buying or renting the mobility aids, up to the limit as shown in the table of cover for any one accident .	The general exclusions listed in part 3 of the general conditions.

Section 6 – Daily hospital income

When we will pay	What we pay	What we do not pay
A If you are staying in a hospital as an inpatient due to an injury in Singapore or overseas .	1 We will pay the benefit as shown in the table of cover for each complete 24-hour period that you stay as an inpatient in the hospital , for up to 365 days in each policy year . This benefit will end once you are discharged from the hospital .	The general exclusions listed in part 3 of the general conditions.

Section 7 – Weekly cash

When we will pay	What we pay	What we do not pay
A If you suffer an injury in Singapore or overseas , and become temporarily disabled .	1 We will pay you the lower of either your basic weekly salary or the cash benefit as shown in the	Besides the general exclusions listed in part 3 of the general conditions, we will also not pay for the following, or

	<p>table of cover for each full week of temporary disability as confirmed by a medical practitioner, up to 104 weeks in a row.</p>	<p>for loss or liability directly or indirectly caused by the following.</p> <ol style="list-style-type: none"> 1 Temporary disability that lasts for less than seven days in a row. 2 Claims where the date of your first medical consultation or treatment is more than seven days from the date of the accident. 3 Any subsequent blocks of temporary disability for the same accident which are not continuous. 4 Claims where you are unemployed at the time of the accident. This does not apply to infectious diseases under the infectious disease cover benefit extension.
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Section 8 – Trauma counselling expenses

When we will pay	What we pay	What we do not pay
<p>A If you suffer a permanent disability due to an injury in Singapore or overseas, and need counseling within 90 days from the date of the permanent disability as confirmed by a medical practitioner.</p> <p>You must suffer a permanent disability which entitles you to 50% of more percentage of the sum insured as shown in the scale of compensation table under section 2 before we will pay this benefit.</p>	<ol style="list-style-type: none"> 1 We will pay for the cost of the counseling up to the limit as shown in the table of cover for each policy year. 	<p>The general exclusions listed in part 3 of the general conditions.</p>

Section 9 – Child support fund

When we will pay	What we pay	What we do not pay
<p>A If you suffer an injury in Singapore or overseas, and die only to this injury you die within 12 months from the date of the accident.</p>	<ol style="list-style-type: none"> 1 We will pay your legal personal representative a lump sum as shown in the table of cover for the benefit of your dependent child(ren). 	<p>Besides the general exclusions listed in part 3 of the general conditions, we will also not pay for the following, or for loss or liability directly or indirectly caused by the following.</p> <ol style="list-style-type: none"> 1 Claims where you do not leave behind any surviving dependent child(ren) on the date of accidental death.

Section 10 – Modifying your home

When we will pay	What we pay	What we do not pay
<p>A If you suffer a permanent disability due to an injury in Singapore or overseas, and need to make necessary modifications to your home to help you move around.</p> <p>You must suffer a permanent disability which entitles you to 50% of more percentage of the sum insured as shown in the scale of compensation table under section 2 before we will pay this benefit.</p>	<p>1 We will pay for the reasonable cost of modifying your home, where necessary, to help you move around, up to the limit as shown in the table of cover. The modification must be completed and the proof of spending must be sent to us within six months from the date of the permanent disability as confirmed by a medical practitioner.</p>	<p>Besides the general exclusions listed in part 3 of the general conditions, we will also not pay for the following, or for loss or liability directly or indirectly caused by the following.</p> <ol style="list-style-type: none"> 1 Modifications to your home which do not help you to move around. 2 Modifications to a home which you do not live in. 3 Damages arising from the modification work.

Section 11 – Ambulance fee

When we will pay	What we pay	What we do not pay
<p>A If you have to pay for ambulance charges for transport to a hospital, or for follow-up medical treatment, after an injury in Singapore or overseas.</p>	<p>1 We will pay the actual ambulance fees, up to the limit as shown in the table of cover for any one accident.</p>	<p>The general exclusions listed in part 3 of the general conditions.</p>

Section 12 – Physiotherapy

When we will pay	What we pay	What we do not pay
<p>A If you suffer a permanent disability due to an injury in Singapore or overseas, and need physiotherapy within 90 days from the date of the permanent disability as confirmed by a medical practitioner.</p> <p>You must suffer a permanent disability which entitles you to 50% of more percentage of the sum insured as shown in the scale of compensation table under section 2 before we will pay this benefit.</p>	<p>1 We will pay for the cost of the physiotherapy up to the limit as shown in the table of cover for each policy year.</p>	<p>The general exclusions listed in part 3 of the general conditions.</p>

Section 13 – Diagnostic procedures and tests due to broken bones or fractures

When we will pay	What we pay	What we do not pay
<p>A If you suffer from broken bones or fractures due to an injury in Singapore or overseas.</p>	<p>1 We will pay for the costs of diagnostic procedures and tests recommended or asked for by a medical practitioner for you to be treated, up to the limit shown in the table of cover or up to a period of 12 months from the date of the accident, whichever comes first.</p>	<p>The general exclusions listed in part 3 of the general conditions.</p>

	2 The most we will pay for any one accident is up to the limit as shown in the table of cover .	
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Section 14 – Loss of or damage to building or 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 building or renovations of your premises caused by any of the insured events.</p> <p>You must also agree to the following conditions.</p> <p>1 You are responsible for paying for the repair, reinstatement or replacement first.</p> <p>2 The repair, reinstatement or replacement must start and be completed within 12 months from the date of loss or damage. We will take off an amount for wear and tear from the actual cost of repair, replacement or reinstatement as advised by our appointed loss adjuster.</p>	<p>1 We can choose to refund you the cost of repairing, reinstating or replacing the part of the renovations that is damaged. We will pay up to the limit shown in the table of cover for each policy year.</p> <p>2 The repair, reinstatement or replacement will be on a like-for-like basis that is not better than its original condition.</p>	<p>Besides the general exclusions listed in part 3 of the general conditions, we will also not pay for the following, or for loss or liability directly or indirectly caused by the following.</p> <p>1 Theft or a malicious act if:</p> <p>(i) the premises are lent or let (unless force is used to get into or out of the premises);</p> <p>(ii) it is carried out by any person lawfully allowed in the premises; or</p> <p>(iii) the premises are left unoccupied at the time of the incident.</p> <p>2 Loss of or damage to the building or renovations if this caused by the order of any public authority.</p> <p>3 The first \$100 for every loss or damage to the building or renovations directly or indirectly caused by or arising from water tanks, apparatus or pipes bursting.</p> <p>4 Replacing or repairing water tanks, apparatus and pipes due to insured event (d).</p> <p>5 Expenses for tracing the source of water leakage or seepage due to insured event (d).</p> <p>6 The first \$100 for every loss or damage to the building or renovations directly or indirectly caused by or arising from hurricane, cyclone, typhoon, windstorm, earthquake or volcanic eruption.</p>

Section 15 – 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 your contents in your premises caused by any of the insured events.</p>	<p>1 We can choose to refund you the cost of repairing or replacing the lost or damaged contents. We will pay up to the sub-limit and</p>	<p>Besides the general exclusions listed in part 3 of the general conditions, we will also not pay for the following, or for loss or liability directly or</p>

<p>You must also agree to the following conditions.</p> <ol style="list-style-type: none"> 1 You are responsible for paying for the repair or replacement first. 2 The repair or replacement must start and be completed within 12 months from the date of loss or damage. We will take off an amount for wear and tear from the actual cost or replacement as advised by our appointed loss adjuster. 	<p>limit shown in the table of cover for each policy year.</p> <ol style="list-style-type: none"> 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. 	<p>indirectly caused by the following.</p> <ol style="list-style-type: none"> 1 Theft or a malicious act if: <ol style="list-style-type: none"> (i) the premises are lent or let (unless force is used to get into or out of the premises); (ii) it is carried out by any person lawfully allowed in the premises; or (iii) the premises are left unoccupied at the time of the incident. 2 Loss of or damage to the contents if this is caused by the order of any public authority. 3 The first \$100 for any loss or damage to the contents directly or indirectly caused by or arising from water tanks, apparatus or pipes bursting. 4 The first \$100 for any loss or damage to the contents directly or indirectly caused by or arising from hurricane, cyclone, typhoon, windstorm, earthquake or volcanic eruption.
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Section 16 – Professional fees

When we will pay	What we pay	What we do not pay
<p>A If there is a loss of or damage to the building of your premises caused by any of the insured events.</p> <p>You must meet the following conditions.</p> <ol style="list-style-type: none"> 1 You are responsible for paying the professional fees first. 2 We must agree to pay a valid claim for loss of or damage to building or renovations under section 14 for the same event 	<ol style="list-style-type: none"> 1 We will pay for professional fees of architects, consultants, engineers or surveyors which are needed to assess or advise on the repair or reinstatement of the building of your premises. We will pay up to the limit shown in the table of cover for each policy year. 	<p>Besides the general exclusions listed in part 3 of the general conditions, we will also not pay for the following, or for loss or liability directly or indirectly caused by the following.</p> <ol style="list-style-type: none"> 1 Any fees to prepare documents for the purpose of sending us a claim.

Section 17 – 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 building, renovations and contents caused by any of the insured events.</p> <p>You must meet the following conditions.</p>	<ol style="list-style-type: none"> 1 We will pay you for the reasonable cost to remove, tear down, shore up or prop up the part of the building, renovations and contents that is damaged. We will pay up to the limit shown in the table of cover for each policy year. 	<p>The general exclusions listed in part 3 of the general conditions.</p>

<p>1 You are responsible for paying for the cost of removing the debris first.</p> <p>2 We must agree to pay a valid claim for the loss of or damage to the building, renovations or contents under section 14 or 15 for the same event</p>		
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Section 18 – 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 insured events to the contents belonging to your domestic helper who lives with you in the premises.</p> <p>You must meet the following conditions.</p> <p>1 You are responsible for paying for the cost of repair, or replacement first.</p> <p>2 We must also agree to pay a valid claim for your loss of or damage to the building, renovations or contents under section 14 or 15 for the same event.</p>	<p>1 We will refund your domestic helper the cost of repairing or replacing the lost or damaged contents, up to a limit shown in the table of cover for any one incident.</p> <p>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.</p>	<p>The general exclusions listed in part 3 of the general conditions.</p>

Section 19 – 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 the door of your premises caused by any of the insured events.</p> <p>You must meet following condition.</p> <p>1 We must also agree to pay a valid claim for your loss of or damage to the building or renovations under section 14 for the same event</p>	<p>1 We can choose to refund you the cost of repairing or replacing the lost or damaged locks and keys. We will pay up to a limit shown in the table of cover for any one incident.</p> <p>2 The repair or replacement will be on a like-for-like basis that is not better than its original condition.</p>	<p>The general exclusions listed in part 3 of the general conditions.</p>

Section 20 – Deterioration of food in the refrigerator

When we will pay	What we pay	What we do not pay
<p>A If your food items stored in your refrigerator or freezer are damaged due to mechanical breakdown, explosion or failure in the temperature-control device of your refrigerator or freezer.</p>	<p>1 We will pay you to replace the damaged food items. We will pay up to a limit shown in the table of cover for any one incident.</p>	<p>Besides the general exclusions listed in part 3 of the general conditions, we will also not pay for the following, or for loss or liability directly or indirectly caused by the following.</p> <p>1 The first \$50 for every loss or</p>

		<p>damage to the food items.</p> <p>2 Damage directly or indirectly caused by or arising from a power cut, whether or not planned by public authorities.</p> <p>3 Damage directly or indirectly caused by or arising from the power supply being disconnected.</p> <p>4 The deliberate act of anyone lawfully allowed in the premises.</p> <p>5 If your refrigerator or freezer is more than five years old.</p>
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Section 21 – Homeowner or tenant’s public liability

When we will pay	What we pay	What we do not pay
<p>A If you are legally responsible for accidentally:</p> <p>1 injuring someone; or</p> <p>2 causing loss to or damaging someone else’s property; as a result of the insured events caused to the premises you own or rent as a legal tenant.</p>	<p>1 We will pay:</p> <ul style="list-style-type: none"> - the legal costs and expenses for representing or defending you; and - the amount awarded against you only by the court in Singapore. <p>2 We will pay up to the limit shown in the table of cover for any one incident.</p>	<p>Besides the general exclusions listed in part 3 of the general conditions, we will also not pay for the following, or for loss or liability directly or indirectly caused by the following.</p> <p>1 Any claim due to your deliberate, malicious, unlawful or criminal act or failure to act.</p> <p>2 Any claim for loss of or damage to property that you or your family members own or control.</p> <p>3 Any claim resulting from legal services we have not approved beforehand in writing.</p> <p>4 Any legal responsibility directly or indirectly caused by or arising from an injury or loss of or damage to property that you, your family members, relatives or your employee own, look after or control.</p> <p>5 Any injury, loss or damage to your family members, relatives or employees.</p> <p>6 Any legal responsibility directly or indirectly caused by or arising from owning or using weapons, animals (except for dogs),</p>

		<p>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 falling 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 your or your family members' trade, business or profession.</p> <p>9 Any legal responsibility that you or your family members 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 you or your family members or on your or your family members' behalf.</p> <p>12 Any legal responsibility directly or indirectly caused by or arising from you or your family members 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 you or your family members 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,</p>
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		<p>aggravated or exemplary damages (damages aimed at punishing or making an example of you).</p> <p>18 Any legal responsibility directly or indirectly caused by or arising from alterations, additions, improvements or repairs to the premises.</p> <p>19 Any legal responsibility from owning any other premises.</p>
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General conditions which apply to the whole policy

1 Benefit extensions applicable to Sections 1 to 13

a Infectious diseases cover

If **you** suffer or die from an **infectious disease** during the **period of insurance**, **we** will pay up to the limit described in the relevant sections as shown in the **table of cover**. This extension is not valid for **infectious diseases**:

- i. that **you** have been diagnosed with within 14 days from the start date of this **policy**; or
- ii. which have been announced as:
 - an epidemic by the health authority in Singapore or the Government of the Republic of Singapore; or
 - a pandemic by the World Health Organisation (WHO);in the affected countries, from the date of announcement until the epidemic or pandemic ends.

b Riot, strike, civil commotion, hijack, murder and assault

If **you** suffer an **injury** or die because of an **accident** during a riot, strike, civil commotion, hijack, murder or assault, **we** will pay up to the limit shown in the relevant section as shown in the **table of cover**. This extension is only valid if **you** did not take part in any criminal act or make an agreement with other people to carry out these acts.

c Disappearance

If **your** body is not found within 12 months after the sinking, wrecking or destruction of the public transport in which **you** are travelling during the **period of insurance**, **we** will consider **you** to be dead and pay the appropriate death benefit shown in the **table of cover** as described in Section 1 – Accidental death.

The payment of the death benefit is made to **your** legal personal representatives after they have signed an undertaking to **us** to guarantee that if **you** are subsequently found to be alive they will, when asked, return to **us** the sums that **we** have paid under this extension.

d Exposure

If **you** suffer an **injury** or die because **you** were exposed to natural elements due to an **accident**, **we** will pay up to the limit shown in the relevant section in the **table of cover**.

e Food poisoning

If **you** suffer or die from **accidental** food poisoning during the **period of insurance**, **we** will pay up to the limit described in the relevant section as shown in the **table of cover**. This extension is only valid if the event does not arise because of **your** deliberate act.

f Suffocation by smoke, poisonous fumes, gas or drowning

If **you** suffer an **injury** or die from **accidentally** breathing in smoke, poisonous fumes, gas or by drowning, **we** will pay up to the limit described in the relevant section as shown in the **table of cover**. This extension is only valid if the event does not arise because of **your** deliberate act.

g Miscarriage due to an accident or infectious disease

If **you** suffer a miscarriage or if **you** die from the miscarriage caused by an **accident** or **infectious disease**, **we** will pay up to the limit described in the relevant section as shown in the **table of cover**. This extension is only valid if the event does not arise because of **your** deliberate act.

h Act of terrorism cover

If any of the losses covered under sections 1 to 13 arises from or in relation to an **act of terrorism**, we will still cover the loss, up to the limit shown in the relevant section as shown in the **table of cover**. This extension is only valid if **you** did not take part in the **act of terrorism** or make an agreement with other people to carry out the act.

2 Emergency assistance

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 a conditions of the complimentary emergency home assistance service as set out at <http://www.income.com.sg/home-eha-policy-conditions.pdf>. This does not form part of **your policy**.

3 General exclusions

i. Applicable to Sections 1 to 13:

We do not pay for any claim under Sections 1 to 13 directly or indirectly caused by or arising from:

- a** Travelling **overseas** against medical advice, or while medically unfit to travel, or for the purpose of getting medical treatment, or against travel advisory issued by the Singapore Government;
- b** **You** deliberately injuring yourself, committing suicide or attempting suicide while sane or insane, **your** criminal act, provoked assault, deliberate acts or putting yourself in danger (unless **you** are trying to save human life);
- c** **Your** deliberate act, failure to act, negligence or carelessness;
- d** The effect or influence of alcohol or drugs;
- e** Pregnancy, childbirth, abortion, miscarriage (except as provided in general condition - 1g above) or all complications or death arising from these conditions;
- f** Mental problems or insanity;
- g** Illness, disease (except for **infectious disease** if applicable), bacterial or viral infections even if contracted **accidentally**;
- h** Sexually transmitted infections, human immunodeficiency virus (HIV) or any HIV-related illness including acquired immunity deficiency syndrome (AIDS) or any mutant derivatives or variations of this however they are caused;
- i** Treatment of an optional nature or not considered medically necessary by the **medical practitioner**, for example, cosmetic (aesthetic) or plastic surgery or treatment, or any treatment which relates to or is needed because of previous cosmetic treatment but, this exclusion does not apply to reconstructive surgery if:
 - it is carried out to restore function or appearance after an **accident**;
 - it is done at a medically appropriate stage after the **accident**; and the cost of the treatment is approved by **us** in writing before it is done;
- j** Routine medical treatment, physical examinations, health check-ups or tests which do not form part of the treatment or diagnosis of the actual **injury** or **sickness**;
- k** **Pre-existing medical conditions**, or **infectious disease** which **you** have not fully recovered from, or physical problems, or physical disabilities, which existed before the start of **your policy**;
- l** Any **known event**;
- m** Taking part in the following activities:
 - i. flying or other aerial activities except as a fare-paying passenger in a licensed passenger-carrying aircraft;
 - ii. any professional sports or in any sports which **you** could receive any form of prize **money**, donation, sponsorship, award or certificate of any kind;
 - iii. driving or riding on a motor race track, or any kind of speed contest or racing (other than on foot);
 - iv. any dangerous activities or sports including hunting, caving, potholing, rock climbing (except on man-made walls) or mountaineering, sky diving, abseiling, aerobatics, cave diving, cliff diving, BASE (building, antenna, span, earth) jumping, paragliding, hang-gliding, parachuting, free flying, ice climbing, wingsuit flying;

- v. any underwater activities involving underwater breathing apparatus; except scuba diving for leisure purpose where:
 - **you** hold a PADI certification (or similar recognised qualification) and are diving with a buddy who holds a PADI certification (or similar recognised qualification); or
 - **you** are diving with a qualified instructor;
 The maximum depth **we** will cover is as shown under **your** PADI certification (or similar recognised qualification) but no deeper than 30 metres;
- vi. any recreational activity where the following conditions are not met:
 - **you** must comply with all safety procedures, such as wearing safety equipment and following rules and regulations; whether specifically advised or generally expected of a reasonable person, and
 - where guidance and supervision of licensed guides or instructors are available, the recreational activity must be carried out under the guidance and supervision of licensed guides or instructors of the tour operator or activity provider;
- vii. Trekking for non-leisure purposes, or above 4,000 meters, or in a place which is not generally open to the public without restriction;
- viii. Expeditions (unless on a recreational or leisure tour organized by a recognized commercial tour operator):
 - to generally inaccessible and remote areas of a country or areas previously unexplored;
 - carried out for scientific, research or political purposes to those places; or to Antarctica or similar remote places;
- n The consequences of war, riot, revolution or any similar event;
- o Radioactivity or damage from any nuclear fuel, material or waste;
- p Breaking government regulations or **you** failing to take reasonable efforts to protect **your** property, avoid **injury** or avoid contracting the **infectious disease**, or to minimize claims under this **policy**; including after receiving a warning through the media of any event which threatens **your trip** or health;
- q Travelling in, to or through Afghanistan, Iraq, Liberia, Sudan or Syria.

ii. Applicable to Sections 14 to 21:

We do not pay for any claim under Sections 14 to 21 directly or indirectly caused by or arising from:

- a 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;
- 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 landslip 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 or damage;
- u** 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 to be invalid or **we** cannot enforce it, it will not affect the rest of the exclusions.

4 Cover

The benefits under Sections 1 to 13 cover **you** while in Singapore and while **you** are travelling outside Singapore for no more than 180 days in a row.

5 Changing your plan

You may write and ask to change the plan at **your** next **policy** renewal if **we** approve and if **we** have not paid out any claim under this **policy**. If **we** do approve **your** request, **we** will tell **you** when the change in plan will take place.

6 Premium

- a** The premium that the **policyholder** pays for this **policy** can change. If **we** change the premium for this **policy**, **we** will write to the **policyholder** at their last-known address or email address, at least 30 days before the change is to take place, to tell the **policyholder** 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 the **policyholder** has chosen a monthly **recurring payment arrangement**, the premium is due on the dates shown in the debit note or tax invoice issued to the **policyholder**.
- c** Recurring premium payment
 - i. The **policyholder** can pay the premium due for this **policy** using the **recurring payment arrangement** they 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 the **policyholder**.
 - iii. The **policyholder** 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**.

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 the **policyholder** chooses 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.

8 Renewal

If this **policy** is renewed, **we** will provide the new terms and conditions (if applicable) 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(c), **we** will collect the premium using the last **recurring payment arrangement** chosen by the **policyholder**.

This **policy** will apply for as long as **we** can successfully take the premium before the premium due date.

9 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 the **policy**

- i. **We** can cancel this **policy** by giving the **policyholder** seven days' written notice. **We** will consider that the **policyholder** has received this cancellation notice on the same day if **we** deliver the notice by hand, or mail at the last-known address of the **policyholder**, or by fax or email at the last known fax numbers or email address of the **policyholder**.
- 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 the **policyholder** has 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 physical or medical conditions where applicable.

c If there is no claim under this **policy** and the **policyholder** wishes to cancel the **policy**

i. Monthly **recurring payment arrangement**

- The **policyholder** 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 20), **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 payment arrangement

- The **policyholder** 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 20), **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 \$53.50 (after GST)

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

10 Paying Benefits

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

- a** met general condition 7; and
- b** 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**.

We will pay all benefits shown in the **table of cover** to **you** unless:

- a** **you** die as described in Section 1 – Accidental death, in which case **we** will pay the benefits to **your** estate or **your** legal personal representative; or
- b** **you** suffer a claim for personal liability as described in Section 21 – Homeowner or tenant’s public liability, in which case **we** will pay the person **you** are legally responsible to.

When **we** pay the benefits as described above, **we** will have no further legal responsibility to **you** under this **policy** for the claim.

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 limit after loss or damage (applicable to benefits under Sections 14 & 15 only)

If **you** claim for loss or damage under

Section 14 – Loss of or damage to building or renovations, or Section 15 – Loss of or damage to contents, **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 2020

End date of Insurance: 31 December 2020

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 2020 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 2020. 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 policy year	% 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 2021 at no extra premium when the **policy** is renewed.

12 Misrepresentation

We will end this **policy** if the **policyholder** or **you** misrepresent or misdescribe any circumstance which affects **your** health condition, country of residence or pursuits or any information which may affect **our** decision to accept **your** application.

13 Changes in circumstance

If there is any change in circumstances affecting **your** risk, **you** must give **us** immediate written notice and pay any extra premium that **we** may ask for. In particular, **you** must tell **us** about any change in **your** health condition, **occupation** or the country where **you** are living in.

We can choose not to pay the claim if **you** have failed to inform **us** of any change in circumstances affecting **your** risk.

14 Fraud

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

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

We may do 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 the **policy**.
- c **We** may declare the **policy** invalid.
- d **We** can recover from **you** the amount of any claim **we** have already paid under the **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.

15 Reasonable care

You must take all reasonable precautions to properly maintain **your building, renovations** and **contents** to avoid any loss or damage to them, avoid **injury, sickness**, loss, theft or damage and take all practical steps to minimize claims.

16 Other insurance

If at the time of any incident which results in a claim under this **policy you** have another insurance covering the same loss, **we** will not pay more than **our** share.

(This does not apply to Section 1 – Accidental death, Section 2 – Permanent disability, Section 6 – Daily hospital income, Section 7 – Weekly cash, Section 9 – Child support fund.)

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.

17 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.

18 Claims conditions

- a** **You** must tell **us** as soon as possible, and in any case within 30 days, about any event which may give rise to a claim under this **policy**.
- b** If **you** can recover all or part of the expenses from other sources, **we** will only pay **you** the amount that **you** cannot recover.
- 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 at the date of the loss.

Except as described under

- d** Section 14 – Loss of or damage to building or renovations and Section 15 – Loss of or damage to contents, **we** pay all property claims based on the value of the items at the time **you** lose them and this means **you** will not get back the full price.
- e** **You** must keep any property 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 property and it is then recovered or it has a salvage value, it will become **our** property.

19 What you need to provide when you send us your claim

You or **your** legal personal representative 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 before **we** assess **your** claim. **We** may refuse to refund any expense which **you** cannot provide original receipts or invoices for.

20 Free-Look period

We will give the **policyholder** 14 days from the time they receive this **policy** to decide whether to continue with it. If the **policyholder** does not want to continue and there is no claim made under this **policy**, he/she may call or write to us to cancel this **policy**. The **policyholder** 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, whichever is earlier. This condition does not apply to **policy** renewals.

21 Ending the policy

The **policy** will end immediately when:

- a we cancel this **policy** under general conditions 7, 9(b), 14, or 25;
- b the **policyholder** cancel this **policy** under general condition 9(c);
- c we have paid 100% of the sum insured under Section 1 – Accidental death, or Section 2 – Permanent disability;
- d you no longer satisfy any of the eligibility requirements set unless we have agreed in writing to provide cover;
- e before entering into the **policy**, you or the **policyholder** fail to reveal all facts you or they know or ought to know which may affect this **policy**; or
- f we do not renew this **policy**.

22 Excluding third-party rights

A person or company who is not covered by this **policy** has no right under the Contracts (Rights of Third Parties) Act (Chapter 53B) to enforce this **policy**.

23 Currency and interest

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

24 Dealing with disputes

If the **policyholder** is not satisfied with our final decision on your claim, the **policyholder** shall 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

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.

25 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.

26 Governing law

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

27 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

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 or www.lia.org.sg or www.sdic.org.sg).

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