

## Complimentary Work-From-Home Benefit Extensions

With work-from-home (WFH) becoming an increasing part of life, we have put together these WFH benefit extensions with you in mind at no additional cost.

### Terms and Conditions

1. The benefits and **services** do not form part of the **policy** and neither shall it be deemed as an offer of **services** by **us**.
2. **You** and **your family members** are eligible for the benefits and **services** until the respective dates indicated under sections 1 and 2, provided **you** hold a valid home insurance **policy** with **us** when utilizing the benefits and **services**.
3. **We** reserve the right to amend or discontinue the benefits and **services** at **our** sole discretion without prior notice. Please refer to [www.income.com.sg/home-ultimate-protect-wfh](http://www.income.com.sg/home-ultimate-protect-wfh) for the latest details.

### Benefits and services

#### Section 1 – Mental Wellness Hotline

1. For your convenience, **we** have arranged with **our assistance provider** to assist **you** or **your family members** in navigating **your** or their mental wellness journey amidst the stresses of working from home.
2. **You** or **your family members** can contact **our assistance provider** at **6801 4567** for complimentary advice on the right resources if **you** or they need someone to talk to when **you** or they face dips in emotional or psychological well-being.
3. This **service** is made available to **you** and **your family members** on a 24/7 basis. **You** can request to speak to **our assistance provider's** in-house doctor from Monday to Friday: 8 am to 8 pm Singapore time (excluding weekends and public holidays). This **service** will end on 31 Dec 2022.
4. **You** or **your family members** may choose to engage the counselors, therapists, or doctors recommended by **our assistance provider** at **your** discretion and cost. **We** will not be responsible nor liable for any loss or damages suffered directly or indirectly by **you, your family members**, or any other party as a result of or in connection with the **services** and subsequent referrals, including any delay in the provision of the **services** and subsequent referrals.

#### Section 2 – Alternative workstation due to major renovation by neighbours

1. If **your immediate neighbours** unexpectedly do major renovation to their premises, causing **your premise** to be unsuitable to work in and **you** or **your family members** need an alternative workstation, **we** will reimburse **you** for the reasonable cost of renting an alternative workstation in a co-working space while **your** neighbours are undergoing major renovation.
2. **We** will pay up to a maximum of \$100, subject to a limit of \$50 per person.
3. **We** will only pay for one incident of major renovation. This benefit will end on 30 Sep 2022, or when **we**

have paid \$30,000 in total under this benefit across all Home Ultimate Protect policies, whichever comes first.

4. **You** must provide evidence of the notice of renovation and receipts for **us** to reimburse **you**.
5. **We** will not pay for the following:
  - a Claims arising from renovation or construction that:
    - (i) occurs within the first 3 months from the start date of the **policy**;
    - (ii) where renovation has already begun before the start date of the **policy**;
    - (iii) occurs within the first year from the date of completion of the development or project where **your premise** is situated;
    - (iv) are part of any collective maintenance, improvement, or upgrading projects. This includes estate or block upgrading, home improvement programmes, lift upgrading programmes, etc.
    - (v) do not involve demolition of walls, removal of wall/floor finishes, cutting of tiles, or heavy and excessive drilling;
    - (vi) do not have a notice of renovation by HDB, or the MCST, or if landed property, do not have a permit from the Building and Construction Authority or a notice from the renovation contractor.
  - b Expenses or charges for food and drinks, phone calls, printing, faxing, loan or purchase of equipment or accessories;
  - c Any loss or damage arising from illegal acts or breaking any laws, rules, regulations or guidelines set by any relevant authority in Singapore;
  - d Any claim through deliberate or malicious acts by anyone;
  - e Any claim due to **you** or **your family member**'s deliberate, malicious, unlawful or criminal act or failure to act;
  - f Any claim if it is covered under any contract, guarantee or law, HDB town council or management corporation strata title (MCST);
  - g Any claim caused by the order of any public or government authorities; and
  - h Any consequential loss or damage;

## Definitions

**Assistance provider** means an independent company **we** have appointed to provide **you** with the **services**.

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

**Immediate neighbours** mean the residential units directly next to, above, or below **your premises**.

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

**Premises** means the residential property which **you** insure under **our policy**.

**Services** means the advice and referral as described in section 1.

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

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