

## Table of cover

| Section | Benefit  | Maximum benefit limit (\$\$)  |
|---------|--|---|
| 1       | Coverage for Renovations   | Overall section limit: \$50,000   |
| 2       | <p>Coverage for Home Contents</p> <p><b>Type of contents</b></p> <ul style="list-style-type: none"> <li>- Legal documents</li> <li>- Mobile phones</li> <li>- <b>Money</b></li> <li>- Laptop, desktop and tablet computer</li> <li>- <b>Valuables</b></li> <li>- All <b>contents</b> not listed above</li> </ul> | <p>Overall section limit: \$15,000</p> <p><b>Sub-limit:</b></p> <ul style="list-style-type: none"> <li>\$500 in total</li> <li>\$500 for each item or set and \$1,000 in total</li> <li>\$500 in total</li> <li>\$1000 for each item or set and \$2,000 in total</li> <li>\$500 for each item, set or pair and \$2,000 in total</li> <li>\$500</li> </ul> |

# Policy Conditions

## Home Insurance (Master Policy)

### Your policy

This **master policy** sets out the terms, conditions and exclusions of a contract of insurance between **us** and **you**. Any endorsement to this **master policy** and the **certificate of insurance** shall be deemed to form part of this contract of insurance.

This **master policy** will form the basis on which **we** will settle all claims. We can make any unilateral amendment to this **master policy**. Any amendment by **us** by way of **endorsement** shall be binding on all **policyholders**, including **you**, who are covered under this **master policy**.

Any statement, information or declaration **you** have given, or that has been given on **your** behalf, including any declaration made over the phone, or by fax, email or the internet at the time of making the application, will form the basis of the contract.

### Who is eligible?

Cover under this **master policy** is only available to **you** if:

- **you** are the owner or co-owner of the **premises**; and
- **your** application for cover under this **master policy** has been approved by **us**.

### Things to remember

- **You** must reveal all facts **you** know or ought to know which may affect the insurance cover **you** are applying for. If not, **your** cover under this **master policy** will not be valid.
- **We** may change the terms and conditions of this **master policy** on any of its renewal date.
- **Your** cover will end once **we** have paid a valid claim.

### Definitions

**Act of terrorism** means an act (which may include using or threatening 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. **We** do not consider robberies or other criminal acts mainly committed for personal gain and acts arising mainly as a result of personal relationships as an **act of terrorism**. **Act of terrorism** also includes any act which is confirmed by the relevant government as an **act of terrorism**. **We** consider using nuclear, chemical or biological substances or weapons as a means of force or violence and an **act of terrorism**.

**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 **renovations**.

**Endorsement** means any unilateral amendment by us to this **master policy**.

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

**Insured events** 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.

**Master policy** means this master policy document, including the **table of cover** and terms, conditions and exclusions.

**Money** means currency notes and coins belonging to **you** or **your family members**.

**Period of insurance** means the period of cover as stated in the SMS confirmation sent by **us** to the handphone number which **you** have provided to **us** in **your** application form or in any other written form acceptable to **us**.

**Policyholder** means the person whose application for cover under this **master policy** has been approved by **us** and who is the owner or co-owner of the **premises**.

**Premises** means **your** residential property in Singapore and which address is shown in the SMS confirmation.

**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 **master policy**, or
- who is involved in any terrorist or illegal activities or placed on sanctions listing or issued with freezing order.

**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/**master 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** in the form of fixtures and fittings. For example, this could include flooring, built-in wardrobes and kitchen cabinets. For Housing Development Board (HDB) flats, condominiums, apartments or cluster houses, it will exclude fixtures and fittings based on HDB's or the property developer's standard specifications.

**SMS Confirmation** is the message sent to **you** confirming **your** cover and the details of **your** cover

under this **master policy**.

**Start date** means the date of commencement of **your** cover under this **master policy** as shown in the SMS confirmation.

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

**Third-party payor** means the party who pays the premiums for **your** cover under this **master policy**.

**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 **policyholder**.

## What your master policy covers

Your cover under this **master policy** will protect **you** financially for events described in the sections below which happen during the **period of insurance**. The cover will depend on this **master policy** conditions and **we** will pay up to the overall section limits and sub-limits as set out in the **table of cover**.

| Section 1 – Coverage for 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 <b>renovations</b> of <b>your premises</b> caused by any of the <b>insured events</b>.</p> <p><b>You</b> must also agree to the following conditions.</p> <ol style="list-style-type: none"> <li><b>You</b> are responsible for paying for the repair, reinstatement or replacement first.</li> <li>The repair, reinstatement or replacement must start and be completed within 12 months from the date of loss or damage. <b>We</b> may take off an amount for wear and tear from the actual cost of repair, replacement or reinstatement as advised by <b>our</b> appointed loss adjuster.</li> </ol> | <ol style="list-style-type: none"> <li><b>We</b> can choose to refund <b>you</b> the cost of repairing, reinstating or replacing the part of the <b>renovations</b> that is lost or damaged. <b>We</b> will pay up to the limit shown in the <b>table of cover</b> during <b>your period of insurance</b>.</li> <li>The repair, reinstatement or replacement will be on a like-for-like basis that is not better than its original condition.</li> </ol> | <p>Besides the general exclusions listed in part 1 of the general conditions, <b>we</b> will also not pay for the following.</p> <ol style="list-style-type: none"> <li>Loss of or damage directly or indirectly caused by or arising from theft or a malicious act if: <ol style="list-style-type: none"> <li>the <b>premises</b> are lent or let (unless force is used to get into or out of the <b>premises</b>);</li> <li>it is carried out by any person lawfully allowed in the <b>premises</b>; or</li> <li>the <b>premises</b> are left <b>unoccupied</b> at the time of the incident.</li> </ol> </li> <li>Loss of or damage to the <b>renovations</b> if this caused by the order of any public authority.</li> <li>The first \$100 for every loss or damage to the <b>renovations</b> directly or indirectly caused by or arising from water tanks, apparatus or pipes bursting.</li> <li>Replacing or repairing water tanks, apparatus and pipes due to <b>insured event</b> (d).</li> <li>Expenses for tracing the source of water leakage or seepage due to <b>insured event</b> (d).</li> <li>The first \$100 for every loss or damage to the <b>renovations</b> directly or indirectly caused by or arising from hurricane, cyclone, typhoon, <b>windstorm</b>, earthquake or volcanic eruption.</li> </ol> |
| Section 2 – Coverage for Home Contents  |  |   |
| When we will pay  | What we pay  | What we do not pay  |
| <p>A If there is a loss of or damage to <b>your contents</b> in <b>your premises</b> caused by any of the <b>insured events</b>.</p> <p><b>You</b> must also agree to the following conditions.</p> <ol style="list-style-type: none"> <li><b>You</b> are responsible for paying for the repair or replacement first.</li> </ol>  | <ol style="list-style-type: none"> <li><b>We</b> can choose to refund <b>you</b> the cost of repairing or replacing the lost or damaged <b>contents</b>. <b>We</b> will pay up to the limit shown in the <b>table of cover</b> during <b>your period of insurance</b>.</li> <li>The repair or replacement will be on a like-for-like basis that is not better than its original condition<br/>For wearing apparel, curtains,</li> </ol>                  | <p>Besides the general exclusions listed in part 1 of the general conditions, <b>we</b> will also not pay for the following.</p> <ol style="list-style-type: none"> <li>Loss of or damage directly or indirectly caused by or arising from theft or a malicious act if: <ol style="list-style-type: none"> <li>the <b>premises</b> are lent or let (unless force is used to get into or out of the <b>premises</b>);</li> </ol> </li> </ol>   |

|   |   |  |
|---|---|--|
| <p>2 The repair or replacement must start and be completed within 12 months from the date of loss or damage. <b>We</b> may otherwise take off an amount for wear and tear from the actual cost of repair or replacement as advised by <b>our</b> appointed loss adjuster.</p> | <p>carpets, bed sheets or bed linen, <b>we</b> will take off an amount for wear and tear or depreciation.</p> | <p>(ii) it is carried out by any person lawfully allowed in the <b>premises</b>; or<br/>         (iii) the <b>premises</b> are left <b>unoccupied</b> at the time of the incident.</p> <p>2 Loss of or damage to the <b>contents</b> if this is caused by the order of any public authority.</p> <p>3 The first \$100 for any loss or damage to the <b>contents</b> 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 <b>insured event</b> (d).</p> <p>5 Expenses for tracing the source of water leakage or seepage due to <b>insured event</b> (d).</p> <p>6 The first \$100 for every loss or damage to the <b>contents</b> directly or indirectly caused by or arising from hurricane, cyclone, typhoon, <b>windstorm</b>, earthquake or volcanic eruption.</p> |
|---|---|--|

SPECIMEN

## General conditions which apply to the whole master policy

### 1 General exclusions

This **master 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;
- c** use of the **premises** for non-residential purposes in contravention of HDB, URA, or the relevant authority's rules, regulations and conditions;
- d** any loss or damage through deliberate or malicious acts by anyone legally allowed to be in the **premises**;
- 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 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, or damage due to faults, loss in function, loss in accessibility of information, software or computer programmes;
- j** 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);
- k** claims arising from weather conditions, gradual deterioration, pests and insects;
- l** damages caused during the repair, reinstatement or replacement process;
- m** claims caused by any process involving heat where there is no flame (for example, cigarette burn marks or scorch marks);
- n** 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);
- o** any loss or damage while **your premises** is undergoing construction, reconstruction, **renovation** 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);
- p** **you** or **your family members** failing to take reasonable precautions to protect **your** or their property or minimise claims under this **master policy**;
- q** any loss or damage by subsidence or landslip except when it is caused by an earthquake or volcanic eruption;
- r** restoring or recreating lost or damaged information stored in films, tapes, cards, discs or other storage devices;
- s** loss or damage arising from battery fires or charging of electrical devices such as electronic-scooters;
- t** loss or damage as a result of faulty workmanship or manufacturing faults or from controlled goods under the Consumer Protection (Safety Requirements) Regulations that do not carry the SAFETY mark;
- u** loss or damage caused by non-compliance with the manufacturer's safety recommendations (this includes unauthorized modifications and repairs to the product, and use of unauthorized parts and accessories);
- v** mysterious disappearance or unexplained loss;
- w** 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; and
- x** 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);

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.

### 2 Premium payment warranty

Any premium due under this **master policy** must be paid by the **third-party payor** or **you** and received in full by **us** within 60 days of the **start date** of **your** cover.

In the event that any premium due is not fully paid and actually received in full by **us** within the 60-day period, then **your** cover under this **master policy** is automatically terminated after the expiry of the 60-day period from the **start date** of **your** cover.

### 3 Cancellation

- a **We** can cancel **your** cover under this **master policy** by giving **you** seven days' notice by post to **your** last-known address. **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.
- b **You** may cancel **your** cover under this **master policy** by writing to **us**. The date of cancellation will depend on when **we** receive **your** notice of cancellation.
- c **We** can cancel this **master policy** by giving the other at least 3 months prior written notice. In such event, **your** cover will automatically end upon cancellation of this **policy**.

### 4 Paying benefits

**We** will pay the benefits listed in this **master policy** only if **you** have given **us** satisfactory proof of the claim.

Despite anything **we** have said to the contrary, **we** will not pay any claim if the laws of Singapore prevent **us** from doing so.

### 5 Misrepresentation

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

### 6 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 **master 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 **master policy**.

- c **We** can recover from **you** the amount of any claim **we** have already paid to **you** under this **master policy**.
- d **We** will not refund any premium.
- e **We** may not allow **you** to buy other policies from **us**.
- f **We** may report **you** to the police.
- g **We** may cancel **your** cover under this **master policy**.

### 7 Reasonable care

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

### 8 Other insurance

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

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.

### 9 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.

### 10 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 **master policy**. **We** have the right to reject **your** claim and **we** will not be liable if **you** tell **us** later than 30 days from the date of loss or damage.
- b If **you** can recover all or part of any expenses from other sources, **we** will only pay **you** the amount that cannot be recovered.

- 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 the date of the loss.

## 11 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.

## 12 Ending your cover

**Your** cover under this **master policy** will end immediately when:

- a **your** cover under this **master policy** is cancelled under general conditions 2, 3 or 6;
- b **you** no longer meet any of the eligibility requirements set;
- c **you** fail to reveal all material facts **you** know or ought to know which may affect when **you** apply for cover under this **master policy**; or
- d **you** have made a valid claim for which **we** have paid.

## 13 Excluding third-party rights

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

## 14 Currency and interest

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

## 15 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)

## 16 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 **master policy** is issued, **we** are entitled to end the **master policy**, not pay any benefit or not allow any transaction to be carried out under the **master policy**. **We** will not refund any unutilised premium when the **master policy** is ended.

**Our** decision in every respect of the above will be final.

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

## 17 Governing law

Singapore law will apply to this **master 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.

**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)).