Enhanced Home Insurance

Enjoy comprehensive protection for your family and home.

GENERAL INSURANCE

Every home holds stories and memories that matter. Protect what makes your house a home. Our comprehensive home insurance plan gives peace of mind by protecting you, your family and your home against unforeseen events.

Key Benefits	
1	**Protection for your house** building[1], renovations[2] and contents[3].
2	Flexibility to choose the **coverage amount that suits your needs**.
3	Peace of mind during home emergencies with our **24/7 Emergency Home Assistance Service[4]**.
4	**Up to $5,000,000 Family Worldwide Liability[5]** coverage, if damages are caused to neighbouring houses such as in the event of fire.
5	Coverage for **accidental death, disability and specified injuries[6]** to protect you and your family.
6	Choose between **1-year, 3-year or 5-year plans**.

You can go beyond just your basic fire insurance plan that covers damages to your building[1], which will not cover your furnishings and renovation. Here's how Enhanced Home Insurance comes into play:

Enhanced Home Insurance

ACCIDENTS IN THE HOME[6]

Protection against accidental death, disability and specified injuries[6].

RENOVATIONS[2]

Protection for your renovations, e.g. ceiling lamps, walk-in wardrobe, kitchen counter.

DAMAGES TO OTHERS' HOUSES

Coverage for you or your family member if damages are caused to neighbouring houses, e.g. if fire from your house spreads to theirs.

HOME CONTENT[3]

Protection for your home contents, e.g. television, laptop, bed.

HDB Fire Insurance

HDB FLAT

Protection for your building structures, fixtures and fittings provided by HDB or its approved developers.

For illustrative purposes only and not a comprehensive summary of coverage. Please refer to the policy documents for the full terms, conditions and exclusions.

Protect your home against unforeseen events

We protect not just your house but also your home's renovations[2] and contents[3], which could add up to be more valuable than your house. Enjoy coverage against insured events[7] such as fire, theft, flood and damage due to bursting of water pipes or tanks.

Determining the coverage amount

Because home insurance pays to restore the damages to its original state, the amount of coverage required for each component is the cost to rebuild your building, redo your renovations or purchase your contents. This is also known as the reinstatement value and may be different from the market value.

HDB homes

When you opt for your building cover, we will automatically cover the full reinstatement value based on your housing type.

Property Type	Studio Apartment	3-room & Below	4-room Flat	5-room Flat	Executive Flat	HUDC Flat (non-privatised)	Multi-generation Flat	Jumbo Flat
Building Sum Insured	$200,000				$250,000			$300,000

Private homes

You can determine the coverage amount for building by providing the built-in area and type of building to us, either through your financial planner or via online application through our website.

Bonus Services[4]

Enjoy ultimate peace of mind with Income's Emergency Home Assistance. Simply call our 24/7 hotline for assistance of home emergencies. Learn more at income.com.sg/home-insurance/EHA.

Emergency home assistance	
Emergency Plumbing	4 times a year[9] Up to $150 per accident
Emergency Electrician	
Emergency Locksmith	
Emergency Pest Control[8]	
Emergency Air-Conditioner Repair	

Understanding under-insurance and over-insurance

If you get coverage that is more than the reinstatement value of your house, you are over-insured as insurers will only pay the amount required to restore your property to its undamaged state. Hence, you're paying unnecessary premiums on additional coverage that will not be claimable.

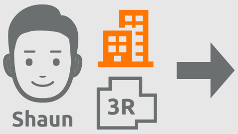
If you get coverage that is less than the reinstatement value of your property, you are under-insured and will only be able to claim a proportion of the damage. So for example, if your building costs $500,000 to rebuild and you only get coverage of $250,000, you will only be able to get back 50% of any covered damage.

Our Enhanced Home Insurance offers you that value-add by giving you the flexibility to choose the coverage amount you need for your building, renovations and contents.

Premium rates for HDB homes

Meet Shaun, who just rented a 3-room HDB flat. He purchased an Enhanced Home Insurance without any building or renovations cover, as he does not own the building and did not do any renovation.

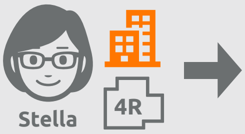
Because he owns a few high-value smart home devices, he requires a higher sum insured of **$40,000 for contents.**



He pays **$107.91** for a 3-year plan (after 15% discount).

Meet Stella, who moved into her 4-room HDB flat with her family. She purchased an Enhanced Home Insurance for **a full building** coverage which will protect her from damages to the building structure, fixtures and fittings provided by HDB.

She spent a significant sum on renovations as it is an old HDB flat, hence she chose a higher sum insured of **$80,000 for renovations** and **$60,000 for contents.**

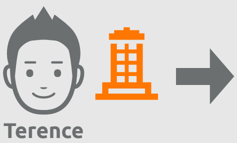


She pays **$238.37** for a 3-year plan (after 15% discount).

Premium rates for Private homes

Meet Terence, who shifted into his first condominium. As his cost of reinstatement is $430,000, he purchased an Enhanced Home Insurance for **$430,000 building cover** (equal to the reinstatement cost) which will protect him from damages to the building structure, fixtures and fittings provided by the property developer. He also opted for a sum insured of **$150,000 for renovations** and **$130,000 for contents.**

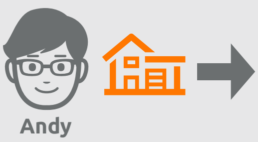
He pays **$1,016.65** for a 3-year plan (after 15% discount).



He pays **$1,016.65** for a 3-year plan (after 15% discount).

Meet Andy, who bought another piece of landed property – a terrace house. He purchased an Enhanced Home Insurance for **$1,190,000 building cover** which will protect him from damages to the building structure.

After investing in high-end furnishings and appliances in his dream home, he chose a higher sum insured of **$150,000 for contents** and **$200,000 for renovations.**



He pays **$1,922.33** for a 3-year plan (after 15% discount).

The above examples are for illustrative purposes only. Premium rates are inclusive of 9% GST, non-guaranteed and may be reviewed from time to time.

Table of cover

Section	Benefit	Maximum benefit limit	Applicable Excess (Amount you are responsible for)
1	**Loss of or damage to building or renovations**	Overall section limit: As shown in the schedule	The first $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.
2	**Loss of or damage to contents**	Overall section limit: As shown in the schedule	
	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 under section 2 for each item, set or pair and up to one-third of the overall section limit under section 2 in total	
	- All contents not listed above	No sub-limit	
3	**Professional fees**	10% of the overall section limit of section 1	Does not apply
4	**Removing of debris**	5% of the total section limits of sections 1 and 2	
5	**Temporary cover for new improvements**	10% of the overall section limit of section 1	
6	**Loss of rental income and extra hotel expenses**	Overall section limit: 10% of the total section limits of sections 1 and 2	
	Extra hotel expenses	Sub-limit: Up to $350 a day	
7	**Conservancy charges**	$1,000	
8	**Accidental breakage of mirrors and fixed glass**	$1,000	
9	**Loss of or damage to contents while being temporarily removed from the premises**	Overall section limit: 15% of the overall section limit of section 2 Sub-limit: $500 for each item	
10	**Loss of or damage to contents belonging to your domestic helper**	$500	
11	**Replacing locks and keys**	$500	
12	**Deterioration of food in the refrigerator**	$500	The first $50 for every loss or damage

Table of cover (continued from previous page)

<table>
<tr><th>Section</th><th>Benefit</th><th>Maximum benefit limit</th><th>Applicable Excess (Amount you are responsible for)</th></tr>
<tr><td>13</td><td>Unauthorised transactions on your stolen atm or credit card</td><td>$1,000</td><td rowspan="8">Does not apply</td></tr>
<tr><td rowspan="2">14</td><td>Family personal accident
1. Adult aged 21 but under 70 years old
2. Child aged from 30 days to 21 years old</td><td>Overall section limit: $50,000
Sub-limit: $20,000 for each adult
Sub-limit: $10,000 for each child</td></tr>
<tr><td colspan="2">Scale of compensation / Percentage of benefit limit
a Accidental death — 100%
b Permanent total disability — 100%
c Loss of sight in both eyes — 100%
d Loss of two or more limbs — 100%
e Loss of sight in one eye — 50%
f Loss of one limb — 50%
g Loss of speech — 50%
h Loss of hearing in both ears — 50%
The total of all percentages due under this section will not be more than 100% for each person within every 12-month period of the policy</td></tr>
<tr><td>15</td><td>Medical expenses for injury due to an insured event</td><td>$1,000</td></tr>
<tr><td>16</td><td>Family worldwide liability</td><td>$5,000,000

Sub-limit for tenant’s liability to landlord: $500,000</td></tr>
<tr><td>17</td><td>Loss of domestic pet</td><td>$500</td></tr>
<tr><td>18</td><td>Emergency cash allowance</td><td>$500</td></tr>
<tr><td>19</td><td>Stress payment</td><td>$300</td></tr>
</table>

IMPORTANT NOTES

1. 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.

2. 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.

3. Contents means any physical and movable household items or personal belongings, including but not limited to money, valuables, bicycles, and personal mobility devices, kept within the premises that belong to you or your family members. Certain items are excluded from this definition. Please refer to the policy contract for the exclusions and the benefit sub-limits for each type of content.

4. Income Insurance has arranged for our appointed Emergency Home Assistance provider to assist policyholders with the search for emergency plumbing, electrician, locksmith, pest control and air-conditioner repair services 24/7, subject to policy conditions. This is a complimentary service provided to you. It does not form part of the benefit provided under Enhanced Home Insurance's policy contract. Income Insurance reserves the right to amend or discontinue the services at any time at its sole discretion without notice.

5. You or your family members respectively must be a resident of or working in Singapore. Otherwise, we will only pay when the above legal responsibility results from your ownership or tenancy of the premise. Other terms and conditions apply.

6. The personal accident cover will apply if you, your husband, wife or children are involved in an accident within the premises which causes an injury and due only to this accident, you or they die or become permanently disabled within 90 days from the date of the accident. The amount of benefit payable is subject to the scale of compensation in the policy contract. Premises means the residential property which you insure at the address shown in the policy contract. This does not include shared areas as described in our definition of building.

7. 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.

8. This benefit does not cover claims arising from pest infestation within the first 30 days from the start date of the policy. Other terms and conditions apply.

9. A year means each 12-month period from the start date of policy.

IMPORTANT NOTES

There are certain conditions whereby the benefits under this plan will not be payable. You can refer to your policy contract for the precise terms, conditions and exclusions of the plan. The policy contract will be issued when your application is accepted.

This is for general information only and does not constitute an offer, recommendation, solicitation or advice to buy or sell any product(s). You can find the usual terms, conditions and exclusions of this policy at income.com.sg/home-policy-conditions.pdf. All our products are developed to benefit our customers, but not all may be suitable for your specific needs. If you are unsure if this product is suitable for you, we strongly encourage you to speak to a qualified insurance advisor. Otherwise, you may end up buying a product that does not meet your expectations or needs. As a result, you may not be able to afford the premiums or get the insurance protection you want. If you find that this policy is not suitable after purchasing it, you may terminate it within the free-look period and obtain a refund of premiums paid. We may recover from you any expense incurred in underwriting this policy. The premiums for this plan include distribution costs, if any.

Protected up to specified limits by SDIC.

Information is correct as at 14 August 2026.

Financial planning, made for the moments that matter to you.

About Income

Income Insurance Limited (Income) is one of the leading composite insurers in Singapore, offering life, health and general insurance. Established in Singapore in 1970 to plug a social need for insurance, Income continues to serve the protection, savings and investment needs of individuals, families and businesses today. Its lifestyle-centric and data-driven approach to insurance and financial planning puts Income at the forefront of innovative solutions that empowers better financial well-being for all.
For more information, please visit income.com.sg.

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