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 - Legal documents - Mobile phones - Bicycles - Money - Laptop, desktop and tablet computer - Valuables - All contents not listed above	**Sub-limit:** $500 in total $500 for each item or set and $1,500 in total $1,000 in total $1,000 in total $1,500 for each item or set and $5,000 in total 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 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** Extra hotel expenses	Overall section limit: 10% of the total section limits of sections 1 and 2 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
13	**Unauthorised transactions on your stolen atm or credit card**	$1,000	Does not apply
14	**Family personal accident** 1. Adult aged 21 but under 70 years old 2. Child aged from 30 days to 21 years old	Overall section limit: $50,000 Sub-limit: $20,000 for each adult Sub-limit: $10,000 for each child	
	Scale of compensation a Accidental death b Permanent total disability c Loss of sight in both eyes d Loss of two or more limbs e Loss of sight in one eye f Loss of one limb g Loss of speech h Loss of hearing in both ears 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	**Percentage of benefit limit** 100% 100% 100% 100% 50% 50% 50% 50%	
15	**Medical expenses for injury due to an insured event**	$1,000	
16	**Family worldwide liability**	$5,000,000 Sub-limit for tenant's liability to landlord: $500,000	

17	**Loss of domestic pet**	$500	Does not apply
18	**Emergency cash allowance**	$500	
19	**Stress payment**	$300	

Policy Conditions
Enhanced Home Insurance

Your policy

This is **your** home insurance **policy** and it contains details of benefits, conditions and exclusions relating to **your premises**. This **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 given **you** a **schedule**.

Any statement, information or declaration **you** have given, 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. The **schedule**, **table of cover** and any further **endorsements** are all part of this **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** are the owner or co-owner of the **premises** in Singapore; or
- **you** are a tenant or co-tenant who is currently renting the **premises** in Singapore; or
- **you** are the bank, who is the lender of the mortgage for the **premises** (**you** are the mortgagee); and
- **you** have fully paid **your** premium.

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, this **policy** may not be valid.
- **You** can only insure the **contents** which **you** own if **you** are a tenant or co-tenant of the **premises**.
- **We** may change the terms and conditions of this **policy** at the **policy**'s next and future renewal dates.
- **You** must insure the **building**, **renovations** and **contents** for their full reinstatement or replacement value. If not, **you** are responsible for a share of the loss or damage. Please see general condition parts 1 to 3 for details.
- For any loss or damage under sections 1 to 4, **we** will reduce the maximum benefit limits under these sections by the amount of the loss or damage. Please see part 11 of the general conditions for details.

Definitions

12-month period of the policy means each 12-month cycle beginning from the **start date** of the **policy**.

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**.

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

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.

Child or **children** means individuals from 30 days old until their 21st birthday.

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** or **your family member's** 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**.

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

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

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 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.

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** should not be **you**, **your family member**, partner, business partner, employer, employee or agent.

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

Payment frequency means how often **you** pay the premium due. This can be every month, every year, every three years or every five years.

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 disability listed in the scale of compensation in the **table of cover**, and which was caused only by an **accident**, as long as:

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

Permanent total disability or **permanently and totally disabled** means total disability caused only by an **accident** that:

a stops **you** from working in any job for a salary or wage or stops **you** from carrying out any business whatsoever; and
b lasts for 12 months in a row from the date of the **accident**; and
c **our medical practitioner** believes is not going to improve after 12 months.

Policy means this document, including any information provided or declaration made by **you** or on **your** behalf, the **schedule**, **table of cover** and any **endorsements we** have issued under this **policy**.

Policyholder means the person named in the **schedule** who has made the declaration and paid the premium for this **policy**.

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

a which **you** or **your family member** knew about before the start of this **policy**, whether or not treatment, medication, advice or diagnosis was sought or received; or

b which **you** or **your family member** have received diagnosis, consultation, medical treatment or prescribed drugs for before the start of this **policy**; or

c which **you** or **your family member** have been asked to get medical treatment or medical advice for by a **medical practitioner** before the start of this **policy**.

Premises means the residential property which **you** insure at the address shown in the **schedule**. This does not include shared areas as described in **our** definition of **building**.

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.

Recurring payment arrangement means:

a the premiums are charged monthly, yearly, every three years or every five years to a credit card **you** have chosen to pay the premiums due for this **policy** or when it is renewed, depending on the **payment frequency you** have chosen; or

b the premiums are taken yearly, every three years or every five years from a bank account **you** have chosen to pay the premiums due for this **policy** or when it is renewed, by General Interbank Recurring Order (GIRO).

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.

Schedule means the document which proves that **you** have the insurance cover. It lists, among other things, **your** details and details of the **premises**, the **period of insurance**, **policy year**, premium, **payment frequency**, benefits and benefit limits of this **policy**.

Sickness means worsening physical health not caused by an **accident**, for which **you** need the treatment of a **medical practitioner**.

Start date means the date the **policy** year starts.

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

Under-insured or **under-insurance** means the benefit limits as shown in the **schedule** are lower than the actual full reinstatement or replacement costs at the time of the loss or damage.

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 Insurance** means Income Insurance Limited.

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

You, **your** and **yours** means the **policyholder** referred to in the **schedule.**

What the policy covers

This **policy** will protect **you** financially for events described in the sections below which happen during the **period of insurance**. The cover will depend on the **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 – Loss of or damage to building or renovations		
When we will pay	**What we pay**	**What we do not pay**
A If there is a loss of or damage to the **building** or **renovations** of **your premises** caused by any of the **insured events.** **You** must also agree to the following conditions. **1** **You** are responsible for paying for the repair, reinstatement or replacement first. **2** The repair, reinstatement or replacement must start and be completed within 12 months from the date of loss or damage. **We** may take off an amount for wear and tear from the actual cost of repair, replacement or reinstatement as advised by **our** appointed loss adjuster.	**1** **We** can choose to refund **you** the cost of repairing, reinstating or replacing the part of the **building** or **renovations** that is lost or damaged. **We** will pay up to the limit shown in the **table of cover** for every **12-month period of the policy**. If there is any **under-insurance**, **we** will first take off an amount to account for this. **2** If **you** have **under-insured your building** or **renovations** at the time of loss or damage, **we** will only pay for **our** share of the loss or damage. Please see part 2 of the general conditions to understand how **we** work out what this share is. **3** The repair, reinstatement or replacement will be on a like-for- like basis that is not better than its original condition.	Besides the general exclusions listed in part 4 of the general conditions, **we** will also not pay for the following. **1** Loss of or damage directly or indirectly caused by or arising from theft or a malicious act if: **(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 **building** or **renovations** if this caused by the order of any public authority. **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. **4** Replacing or repairing water tanks, apparatus and pipes due to **insured event** (d). **5** Expenses for tracing the source of water leakage or seepage due to **insured event** (d). **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.

Section 2 – Loss of or damage to contents		
When we will pay	**What we pay**	**What we do not pay**
A If there is a loss of or damage to **your contents** in **your premises** caused by any of the **insured events**. **You** must also agree to the following conditions. **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** may otherwise take off an amount for wear and tear from the actual cost of repair or replacement as advised by **our** appointed loss adjuster.	**1** **We** can choose to refund **you** the cost of repairing or replacing the lost or damaged **contents**. **We** will pay up to the limit shown in the **table of cover** for every **12-month period of the policy**. If there is any **under-insurance**, **we** will first take off an amount to account for this. **2** If **you** have **under-insured your contents** at the time of loss or damage, **we** will only pay for our share of the loss or damage. Please see part 2 of the general conditions to understand how **we** work out this share. **3** The repair or replacement will be on a like-for-like basis that is not better than its original condition.	Besides the general exclusions listed in part 4 of the general conditions, **we** will also not pay for the following. **1** Loss of or damage directly or indirectly caused by or arising from theft or a malicious act if: (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.
Section 3 – Professional fees		
When we will pay	**What we pay**	**What we do not pay**
A If there is a loss of or damage to the **building** of **your premises** caused by any of the **insured events**. **You** must meet the following conditions. **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 1 for the same Event.	**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 every **12-month period of the policy**.	Besides the general exclusions listed in part 4 of the general conditions, **we** will also not pay for the following. **1** Any fees to prepare documents for the purpose of sending **us** a claim.

Section 4 – Removing of debris		
When we will pay	**What we pay**	**What we do not pay**
A If there is a loss of or damage to the **building**, **renovations** and **contents** caused by any of the **insured events**. **You** must meet the following conditions. **1** **You** are responsible for paying for the cost of removing the debris first. **2** **We** must agree to pay a valid claim for the loss of or damage to the **building**, **renovations** or **contents** under section 1 or 2 for the same event.	**1** **We** will pay **you** for the reasonable cost to remove, tear down, shore up or prop up the part of that **building**, **renovations** and **contents** that is damaged. **We** will pay up to the limit shown in the **table of cover** for every **12-month period of the policy**.	Please read **our** general exclusions listed in part 4 of the general conditions
Section 5 – Temporary cover for new improvements		
When we will pay	**What we pay**	**What we do not pay**
A If there is a loss of or damage to the new alterations, additions and improvements of **your building** or **renovations** caused by any of the **insured events** within 60 days after making these alterations, additions and improvements. **You** must meet the following condition. **1** **We** must also agree to pay a valid claim for loss of or damage to **buildings** or **renovations** under section 1 for the same event.	**1** **We** will pay **you** an extra amount of up to 10% of the maximum benefit limit in section 1 shown in the **table of cover** for any one incident, to repair, reinstate or to replace the part of the **building** or **renovations** that is lost or damaged. **You** do not have to pay an extra premium for this cover.	Besides the general exclusions listed in part 4 of the general conditions, **we** will also not pay for the following. **1** Any increase in the value of the existing **building** and **renovations** if it is not due to **your** new alterations, additions and improvements.
Section 6– Loss of rental income and extra hotel expenses		
When we will pay	**What we pay**	**What we do not pay**
A If **your premises** become unsuitable for living as a result of loss or damage caused by any of the **insured events**. **You** must meet the following condition. **1** If **you** have to stay in a hotel, **you** will pay for the hotel accommodation expenses first.	**1** **We** will pay **you** for the loss of rental income **you** would receive from **your premises**, up to the limit shown in the **table of cover** for any one incident, during the period of repair or reinstatement. **2** **We** will pay **you** for the hotel accommodation expenses, up to the limit shown in the **table of cover** for any one incident, if **you** have to stay in a hotel while **your premises** are undergoing repair or reinstatement.	Besides the general exclusions listed in part 4 of the general conditions, **we** will also not pay for the following. **1** Hotel expenses or charges for food and beverages, phone calls, laundry and hotel entertainment or pay-per-view TV programmes.

Section 7 – Conservancy charges		
When we will pay	**What we pay**	**What we do not pay**
A If **your premises** become **unsuitable for living** as a result of loss or damage caused by any of the **insured events**. **You** must meet the following conditions. **1** **We** must also agree to pay a valid claim under section 6 for the same event.	**1** **We** will pay for the **premises**' conservancy or maintenance charges which **you** are responsible for paying to the town council or management corporation strata title (MCST) during the period of repair or reinstatement. **We** will pay this for up to three months or up to the limit shown in the **table of cover** for any one incident, whichever is lower.	Please read **our** general exclusions listed in part 4 of the general conditions.
Section 8 – Accidental breakage of mirrors and fixed glass		
When we will pay	**What we pay**	**What we do not pay**
A If there is **accidental** loss of or damage to the mirrors or fixed glass which forms part of the **building** or **renovations** (such as windows, shower screens, sliding door, glass door and balcony glass). **You** must agree to the following conditions. **1** **You** are responsible for paying for the repair or replacement first.	**1** **We** will pay **you** to repair or replace the lost or damaged mirrors or fixed glass, up to a limit shown in the **table of cover** for any one incident. **2** The repair or replacement will be on a like-for-like basis that is not better than its original condition.	Besides the general exclusions listed in part 4 of the general conditions, **we** will also not pay for the following. **1** Any movable items such as handheld mirrors, television and computer screens, glass in wall- hung picture frames and mirrors.
Section 9 – Loss of or damage to contents while being temporarily removed from the premises		
When we will pay	**What we pay**	**What we do not pay**
A If there is a loss of or damage to **your contents** due to any of the **insured events** while they are temporarily stored in any residential building (other than **your premises**) or hotel in Singapore. **You** must also agree to the following conditions. **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. **We** may take off an amount for wear and tear from the actual cost of repair or replacement as advised by **our** appointed loss adjuster.	**1** **We** will refund **you** 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. **2** The repair or replacement will be on a like-for-like basis that is not better than its original condition.	Besides the general exclusions listed in part 4 of the general conditions, **we** will also not pay for the following. **1** Loss of or damage to **contents** removed for sale, exhibition or safekeeping at a furniture storage unit. **2** Loss of or damage covered by other insurance. **3** Theft if force and violence were not used to get into or out of the residential building or hotel in Singapore where **you** were storing **your contents**. **4** Loss of or damage to **money** and **valuables**.

Section 10 – Loss of or damage to contents belonging to your domestic helper		
When we will pay	**What we pay**	**What we do not pay**
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**. **You** must meet the following conditions. **1** **You** are responsible for paying for the cost of repair, or replacement first. **2** **We** must also agree to pay a valid claim for **your** loss of or damage to the **building**, **renovations** or **contents** under section 1 or 2 for the same event.	**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. **2** **The** repair or replacement will be on a like-for-like basis that is not better than its original condition.	Please read **our** general exclusions listed in part 4 of the general conditions.
Section 11 – Replacing locks and keys		
When we will pay	**What we pay**	**What we do not pay**
A If there is a loss of or damage to the locks and keys of the outside door of **your premises** caused by any of the **insured events**. **You** must meet following condition. **1** **We** must also agree to pay a valid claim for **your** loss of or damage to the **building** or **renovations** under section 1 for the same event.	**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. **2** The repair or replacement will be on a like-for-like basis that is not better than its original condition.	Please read **our** general exclusions listed in part 4 of the general conditions.
Section 12 – Deterioration of food in the refrigerator		
When we will pay	**What we pay**	**What we do not pay**
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.	**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.	Besides the general exclusions listed in part 4 of the general conditions, **we** will also not pay for the following. **1** The first $50 for every loss or damage to the food items. **2** Damage directly or indirectly caused by or arising from a power cut, whether or not planned by public authorities. **3** Damage directly or indirectly caused by or arising from the power supply being disconnected. **4** The deliberate act of anyone lawfully allowed in the **premises**. **5** If **your** refrigerator or freezer is more than five years old.

Section 13 – Unauthorised transactions on your stolen atm card or credit card		
When we will pay	**What we pay**	**What we do not pay**
A If there are unauthorised withdrawals and charges to the stolen automatic teller machine (atm) card or credit card belonging to **you** or **your family members** following a theft at **your premises**. **You** must meet the following conditions. **1** **You** must make a police report and let **your** bank know within 24 hours of discovering the loss of the atm card or credit card. **2** **You** must make any claims for loss to **your** bank first. **We** will only make a payment under this **policy** when **we** have written or documentary proof that **your** claim has been rejected by **your** bank. **3** Force and violence are used to get into or out of the **premises** to carry out the theft. The **premises** must not be left **unoccupied**.	**1** **We** will pay **you** for the unauthorised withdrawals or charges to **your** stolen atm card or credit card. **We** will pay up to the limit shown in the **table of cover** for any one incident.	Besides the general exclusions listed in part 4 of the general conditions, **we** will also not pay for the following. **1** Any loss after **you** have told the bank and credit card company about the stolen atm or credit card.
Section 14 – Family personal accident		
When we will pay	**What we pay**	**What we do not pay**
A 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 personal **accident** cover will apply.	**1** **We** will pay **you**, **your** estate or **your** legal personal representative up to the limit shown in the **table of cover** for every **12-month period of the policy**. **2** **We** will reduce any compensation due for **accidental** death or **permanent disability** by any payment which **we** have already made to **you**, **your** husband or wife or **children** under the scale of compensation in the **table of cover** for the same **accident**. **3** **We** will not pay **you** extra compensation for any specific body part which is part of a greater body part due under this **policy**. For example, we will pay **you** for losing your	Besides the general exclusions listed in part 4 of the general conditions, **we** will also not pay for the following. A disability or death caused by: **1** deliberate self-injury, committing suicide or attempted suicide while sane or insane, a criminal act, provoked assault, deliberate acts or putting yourself in danger (unless **you** are trying to save human life); **2** **sickness** and not **injury**; **3** or arising from **pre-existing conditions**.

	upper limb, but **we** will not pay **you** again for losing **your** fingers from the same upper limb.	
Section 15 – Medical expenses for injury due to an insured event		
When we will pay	**What we pay**	**What we do not pay**
A If **you** or **your family members** suffer an **injury** or **sickness** within the **premises** which is caused by any of the **insured events** and **you** or they need to get medical treatment. **You** must meet the following conditions. **1** **You** are responsible for paying for the cost of medical treatment first. **2** **You** must provide a written report of **your** medical condition from **your medical practitioner** together with original medical bills and receipts.	**1** **We** will pay **you** for the necessary and reasonable costs of medical, surgical and hospital treatment recommended or requested by a **medical practitioner** for **you** or **your family members** to be treated. **We** will pay up to the limit shown in the **table of cover** or for up to a period of 12 months from the date of the **accident** for any one incident, whichever comes first.	Besides the general exclusions listed in part 4 of the general conditions, **we** will also not pay for the following. **1** Any claim directly or indirectly caused by or arising from **pre- existing conditions.**
Section 16 – Family worldwide liability		
When we will pay	**What we pay**	**What we do not pay**
A If **you** or **your family members** are legally responsible for **accidentally**: **1** injuring someone; or **2** causing loss to or damaging someone else's property The following conditions apply: 1. **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 **premises**. 2. For legal responsible as the landlord or owner, **you** must at all times ensure that the **premises** is kept in good tenantable condition and make good defects reported by the tenants or otherwise without delay and in the	**1** **We** will pay: - the legal costs and expenses for representing or defending **you** or **your family member**; and - the amount awarded against **you** or **your family member** only by the court in Singapore. **2** **We** will pay up to the limit and sub-limit shown in the **table of cover** for any one incident.	Besides the general exclusions listed in part 4 of the general conditions, **we** will also not pay for the following. **1** Any claim due to **your** or **your family member's** deliberate, malicious, unlawful or criminal act or failure to act. **2** Any claim for loss of or damage to property that **you** or **your family members** own or control. **3** Any claim resulting from legal services **we** have not approved beforehand in writing. **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. **5** Any **injury**, loss or damage to **your family members**, relatives or employees. **6** Any legal responsibility directly or indirectly caused by or arising from owning or

meantime take the necessary precautions as the circumstances may require. **B** If **you** or **your family members**, as tenant or co-tenants of the **premises**, are legally responsible as a result of an **accident,** for loss or damage to the following: 1. **building** or **renovations** of the **premises** while under **your** occupation; 2. **contents** left by **your** landlord for **your** use; which belong to the landlord and were in good repair and tenantable condition before the **accident**.		using weapons, animals (except for dogs), vehicles, aircraft or watercraft. **7** Any legal responsibility directly or indirectly caused by or arising from owning a dog which is of a breed which falls within the Second Schedule of the Animals and Birds (Dog Licensing and Control) Rules, or of unlicensed dogs. **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. **9** Any legal responsibility that **you** or **your family members** have under a contract, except where liability would have existed without the contract in the case of landlord's liability to tenant and tenant's liability to landlord. **10** Any court judgment which is not delivered by a court within Singapore. **11** Any court judgment which is being appealed by **you** or **your family members** or on **your** or **your family members'** behalf. **12** Any legal responsibility directly or indirectly caused by or arising from **you** or **your family members** passing on a communicable disease to others. **13** Any legal responsibility directly or indirectly caused by or arising from the abuse of controlled drugs. **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. **15** Any legal responsibility directly or indirectly caused by or arising from riding or racing in races or rallies. **16** Any legal responsibility that is directly or indirectly caused by or arising from polluting or harming the environment.

		17 Any claim for punitive, aggravated or exemplary damages (damages aimed at punishing or making an example of **you** or **your family members**). **18** Any legal responsibility directly or indirectly caused by or arising from alterations, additions, improvements or repairs to the **premises**. **19** Any legal responsibility from owning or leasing any other premises.
Section 17 – Loss of domestic pet		
When we will pay	**What we pay**	**What we do not pay**
A If **your** pet dog or cat that stays with **you** at the **premises accidentally** dies within 90 days from the date of the **accident** or is stolen from the **premises**. **You** must meet the following conditions. **1** If **your** pet dog or cat is stolen, force and violence must have been used to get into or out of the **premises**. **2** The **premises** must not be left **unoccupied**. **3** **Your** pet dog or cat must be licensed and registered with the Agri-Food & Veterinary Authority of Singapore (AVA). **4** **You** must provide **us** with documentary proof of ownership of **your** pet if there is a claim.	**1** **We** will pay **you** the cash benefit shown in the **table of cover** for any one incident.	Besides the general exclusions listed in part 4 of the general conditions, **we** will also not pay for the following. **1** Death which is directly or indirectly caused by or arising from sickness of **your** pet.
Section 18 – Emergency cash allowance		
When we will pay	**What we pay**	**What we do not pay**
A If there is loss of or damage to the **premises** due to any of the **insured events** causing the **premises** to be unsuitable for living in for at least five days in a row. **You** must meet the following condition. **1** **We** must also agree to pay a valid claim for **your** loss of or damage to the **building** or **renovations** under section 1 for the same event.	**1** **We** will pay **you** to buy basic items such as clothing or other personal belongings. **We** will pay up to a limit shown in the **table of cover** for any one incident.	Please read **our** general exclusions listed in part 4 of the general conditions.

Section 19 – Stress payment		
When we will pay	**What we pay**	**What we do not pay**
A If **your building**, **renovations** or **contents** are completely and totally damaged by any of the **insured events**. **You** must meet the following condition. **1** **We** must also agree to pay a valid claim for **your** loss of or damage to the **building**, **renovations** or **contents** under section 1 or 2 for the same event.	**1** **We** will pay **you** the cash benefit up to the limit shown in the **table of cover** for any one incident.	Please read **our** general exclusions listed in part 4 of the general conditions

General conditions which apply to the whole policy

1 Insuring your building, renovations and contents for the correct amount

You must insure **your building, renovations** and **contents** for an amount that represents the full replacement value.

(a) For **building** and **renovations** this is the estimated cost of rebuilding or reconstruction if the **building** and **renovations** were completely destroyed. This may not be the market value.

(b) For **contents** this is the cost to replace the item on a like-for-like basis based on current market prices.

If you do not insure **your building**, **renovations** and **contents** for the right amount, **we** will consider that **you** have **under-insured** them.

2 Under-insurance

For **under-insurance** of **buildings**, **renovations** or **contents** cover, **you** are responsible for a share of the loss or damage. **We** work out the percentage based on the difference between the benefit limits as listed in **your schedule** and the total actual replacement cost of **your building, renovations** or **contents** at the time of the loss or damage calculated as follows:

Full and actual replacement cost of **building, renovations** and **contents**	–	Benefit limit of **building, renovations** and **contents** as shown in your schedule
Full and actual replacement cost of **building, renovations** and **contents**		

For example
Benefit limit of **building** and **renovations** cover shown in **your schedule**: $200,000

Benefit limit of **contents** cover shown in **your schedule**: $10,000

Full and actual replacement cost of **building, renovations** at the time of loss: $500,000

Full and actual replacement cost of **contents** at the time of loss: $50,000

Your share of insurance for **building** and **renovations** is 60% ($300,000/$500,000)

Your share of insurance for **contents** is 80% ($40,000/$50,000)

If there is a loss of or damage to the **building** or **renovations** at $100,000 and to the **contents** at $20,000, the following will apply.

You will be responsible for paying $60,000 (60% of $100,000) to repair, replace or reinstate the **building** or **renovations** and $16,000 (80% of $20,000) to repair or replace **your contents**. **We** will pay $40,000 to repair, replace or reinstate the **building** or **renovations** and $4,000 to repair or replace the **contents**.

3 Average relief (Waiver of under-insurance)

If at the time of loss or damage under section 1 or 2, the sum insured under each respective section is at least 80% of the full and actual reinstatement or replacement cost, **we** will not consider **you** to be under-insuring the respective section: **building**, **renovations**, or **contents**.

4 General exclusions

This **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 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 apart from under section 6 - Loss of rental income and extra hotel expenses;

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;

u 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 including **yours**; and

v 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 exclusion

5 Changing your plan

You can choose to make changes to **your policy** at any time by writing to **us** or calling **us**. If **we** do approve **your** request, **we** will tell **you** when the change will take place.

6 Premium

a The premium that **you** pay for this **policy** can change. If **we** change the premium for this **policy**, **we** will write to **you** at **your** last-known address, at least 30 days before the change is to take place, to tell **you** 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 **you** have chosen a monthly **recurring payment arrangement**, the premium is due on the dates shown in the debit note or tax invoice we have issued to **you**.

c **Recurring premium payment**

(i) **You** can pay the premium due for this **policy** using the **recurring payment arrangement** you 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 **you** have chosen.

(iii) **You** 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 **you** choose 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 these apply) 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(b), **we** will take the premium using the current payment method you have chosen.

This **policy** will apply for as long as **we** can successfully collect 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 in the same **12- month period of the policy**.

b If **we** cancel this **policy**

(i) **We** can cancel this **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.

(ii) If **your policy** is on **recurring payment arrangement** and **we** do not receive the premium due or **we** are not successful in taking the premium from the credit card or GIRO account **you** have chosen, **we** will cancel this **policy** on the date the premium is due.

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.

c If **you** cancel the **policy**

(i) Monthly recurring payment arrangement

- **You** may cancel this **policy** by calling **us** or writing to **us**. The date of cancellation will depend on when **we** receive the notice of cancellation.
- For cancellation after the 14-day free-look period (under general condition 19), **we** must receive the notice of cancellation no later than 21 days before the next monthly premium due date. **We** will then cancel the **policy** 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, we will cancel the **policy** on the following month when the premium is due.

Cancelling the policy with monthly premium payment – For example	
Period of insurance	22 September 2012 to 21 September 2013
Monthly premium due date	22 (September, October, November, December, January, February and so on)
If **we** receive the notice of cancellation**:**	
on 1 Oct 2012	cancellation will apply from 22 October 2012.
on 20 Oct 2012	cancellation will apply from 22 November 2012.

(ii) Other **recurring payment arrangement**

- **You** 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 19) and:
  - Before the start date of the **policy**; premium less $10.90 (after GST).
  - After the start date of the **policy**, **we** will work out the premium as follows:

$$\frac{\text{**Period of insurance** (in days) still left to run}}{\text{Original **period of insurance** of this **policy**}} \times \text{85\% of the premium paid}$$

- **We** will not refund any premium below $38.15 (after GST).

If **we** refund premiums, **we** will do so 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.**

11 Paying an extra premium to reinstate benefit limits after loss or damage

If **you** claim for loss or damage under section 1 or 2, **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 **12-month period of the policy** or, **you** can ask **us** to reinstate the benefit limits for the current **12-month period of the policy** by paying an extra premium but this will depend on whether **we** accept **your** request.

For example

Start date of Insurance: 1 January 2013
End date of Insurance: 31 December 2016

Benefit limits of **building** and **renovations** cover shown in **your schedule**: $200,000

Benefit limits of **contents** cover shown in **your schedule**: $30,000

If there is a loss of or damage to the **building** or **renovations** at $100,000 and to the **contents** at $20,000, **we** will reduce the benefit limits for the year ending 31 December 2013 to the following.
Building and **renovations**: $100,000
Contents: $10,000.

You can reinstate the benefit limits by paying an extra premium for the rest of the **policy** period ending on 31 December 2013.

We will automatically reinstate the benefit limits to the original amount from 1 January 2014 at no extra premium.

12 Misrepresentation

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

13 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 **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 **policy**.

c **We** may declare this **policy** invalid.

d **We** can recover from **you** the amount of any claim **we** have already paid under this **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.

h **We** may cancel this **policy**.

14 Reasonable care

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

15 Other insurance

If at the time of any incident which results in a claim under this **policy you** have other insurance covering the same loss, **we** will not pay more than **our** share (this does not apply to section 14 – Personal accident).

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.

16 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.

17 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 **policy**. **We** have the right to reject **your** claim 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.

d For **us** to assess the claim, **we** will require **your** cooperation to obtain the information **we** need. This may include being interviewed by **us** and/or **our** third-party service provider or representatives.

18 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.

19 Free-look period

We will give **you** 14 days from the time **you** receive this **policy** to decide whether to continue with it. If **you** do not want to continue, **you** may call **us** or write to **us** to cancel this **policy** and get a full refund of the premium paid as long as there has been no claim made under this **policy**. **We** consider that this **policy** has been delivered (and received) seven days after **we** post it. This condition does not apply to policies with a **period of insurance** of less than a year and **policy** renewals.

20 Ending this policy

This **policy** will end immediately when:

a **we** cancel this **policy** under general conditions 7, 9(a) or 13;

b **you** cancel this **policy** under general condition 9(b);

c **you** no longer meet any of the eligibility requirements set;

d before entering into this **policy**, **you** fail to reveal all facts **you** know or ought to know which may affect this **policy**; or

e **we** do not renew this **policy**.

21 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 2001 to enforce this **policy**.

22 Currency and interest

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

23 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

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.

24 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.

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

25 Governing Law

Singapore law will apply to this 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.

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.

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**.

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 Insurance 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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