



HOME PROTECTOR 360

HOME PROTECTOR

360

IMPORTANT NOTES ABOUT THIS INSURANCE

This Policy (and the schedule which form an integral part of the policy) is a legal contract. Please examine it thoroughly to ensure it meets your requirements. If it does not, please advise your insurance adviser immediately.

Please be reminded that you are required to inform us, as soon as reasonably practicable, of any changes to information that you provided to us at the commencement of the policy. Failure to do so may invalidate your policy or result in certain covers not operating fully. If you are in doubt as to whether a fact is material or not, please contact your insurance adviser.

Allied World Assurance Company, Ltd (Singapore Branch) (herein called the Company) and the Insured (as detailed in the Schedule) agree that this Policy, the Schedule (including any Schedule issued in substitution) and any Memoranda or Endorsement shall be considered one document and any word or expression to which a specific meaning has been attached shall bear such meaning wherever it appears.

The Proposal or any information supplied by the Insured shall be incorporated in the contract. No change to this Policy shall be valid unless approved by the Company and evidenced by an Endorsement reflecting the amendment of the Policy by the Company.

The Company will provide the insurance described in this Policy subject to the Terms, Definitions, Conditions and Exclusions for the Period of Insurance shown in the Schedule and any subsequent period for which the Insured shall pay and the Company shall agree to accept the premium.

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 your insurer or visit the GIA/LIA or SDIC web-sites (www.gia.org.sg or www.lia.org.sg or www.sdic.org.sg).

DATA PROTECTION

Allied World holds data in accordance with the Personal Data Protection Act 2012 (Statutes of Singapore). It may be necessary to pass data to other organisations that supply services or products associated with this Policy. In order to verify information, or to prevent or detect fraud, information provided might be shared with other organisations and public bodies, including law enforcement agencies. If you have any questions about the way in which Allied World uses or holds your personal information, you can write to:

The Data Protection Officer

Allied World Assurance Company Ltd
8th Floor
60 Anson Road #08-01
Mapletree Anson
Singapore 079914
T: +(65) 6423 0888 F: +(65) 6423 0798
Email: sg.customerservice@awac.com

HOME PROTECTOR 360

The Company's maximum liability in the aggregate for all claims (including Extensions) shall not exceed the Sum Insured specified in the Schedule for each Section. Add-ons Extensions are operative only if stated on the Schedule.

Table of Benefits		Limits (\$\$)		
Section 1 – Building		Plan 1	Plan 2	Plan 3
	Building	100,000	150,000	300,000
	Loss of Rent / Reasonable Alternative Accommodation	10,000	15,000	30,000
	Removal of Debris	10,000	15,000	30,000
	Architects' or Surveyors' Fees	10,000	15,000	30,000
Building Add-ons				
1	Emergency Entry due to Emergency	500	750	1,000
2	Cash Relief if home is rendered uninhabitable > 5days	500	750	1,000
3	Home Cleaning following flood damage	500	750	1,000
4	Accidental Breakage of Fixed Glass	Covered	Covered	Covered
5	Mobility Enhancement	2,500	3,500	5,000
6	Expenses for Tracing & Accessing water seepage	1,000	1,500	2,500
7	Conservancy charges	1,000	1,000	1,000
8	Alteration and Repairs	Covered	Covered	Covered
Section 2 – Home Contents				
	Contents	30,000	45,000	90,000
	Domestic Employee's Property	Covered	Covered	Covered
	Personal Effects/Valuables (\$\$3,500 per item)	15,000	25,000	45,000
	Personal Portable Electronic Devices	200	300	600
Contents Add-ons				
1	Replacement of Personal Documents	100	150	300
2	Replacement of Keys, Locks and Security System	500	750	1,000
3	ATM / Credit Card Fraud	1,000	1,000	1,000
4	Loss of Money	500	750	1,000
5	Loss of Pedal Cycle	500	750	1,000
6	Frozen Food and Drinks Spoilage	500	500	500
7	Visitors Personal Effects/Valuables	150	250	500
8	Contents stored at Professional Storage Service	3,000	4,500	9,000
9	Home Relocation	3,000	4,500	9,000
10	Accidental Death or Theft of Domestic Pets	500	750	1,000
Section 3 – Personal Accident				
	Accidental Death and Permanent Total Disablement			
	- Per Adult	20,000	30,000	60,000
	- Per Child	10,000	15,000	30,000
	- Aggregate Limit Per Policy	80,000	120,000	240,000
Personal Accident Add-ons				
1	Accidental Medical Reimbursement	100	150	300
2	Hospital Cash (up to 90 days)	50	50	50
3	Home Loan Protection	15,000	25,000	50,000
4	5 years premium waiver	Covered	Covered	Covered
Section 4 – Personal Liability				
	Personal Liability	500,000	750,000	1,000,000
	Tenant's Liability	Covered	Covered	Covered
Personal Liability Add-ons				
1	Pet Owner Liability	200,000	200,000	200,000
Section 5 – All Risk Extension on Section 1 Building and Section 2 Contents		Covered	Covered	Covered
Section 6 – Worldwide Extension on Section 2 Contents – (Personal Effects, Portable Electronic Devices, Pedal Cycles and Valuables), Section 3 Personal Accident and Section 4 Personal Liability		Covered	Covered	Covered

PART I GENERAL DEFINITION

Accident or Accidental means an event which is unintended, sudden, fortuitous and unforeseen.

Building means the property insured and it shall include the fixtures and fittings and interior decorations within the property insured and the ceiling, cornices, wiring, lighting, flooring, walls, doors, windows, built-in wardrobes, kitchen cabinets, patios, terraces, footpaths, drives, walls, swimming pools, tennis courts, gates and fences around and pertaining to the property insured as stated in the Situation of risk in the Schedule. It is deemed to be constructed of brick, stone, concrete or reinforced concrete and roofed with concrete, reinforced concrete, slate tile, metal asbestos or combination of asbestos and other incombustible mineral ingredients as declared by the Policyholder in the application form.

Child means an Insured's legal offspring who is

- unmarried; and
- between 6 months and 18 years of age or up to 25 years of age if in full-time education or has been accepted and awaiting enrolment as a full time student in a recognised tertiary institution; and
- not engaged in national service.

Contents means household contents or personal property owned by the Insured, any of the Insured's Family Members' or any full time domestic employee.

Death means death by or as a result of an Accident as a result of violent, external and visible means within one year from the date of such Accident.

Declared Sum Insured means the sum insured declared by the Proposer under the Top up Plan of the application form where the Company provides the insurance for which the Insured shall pay and the Company shall agree to accept the premium.

Emergency Repairs means temporary or permanent works to protect the buildings and contents that shall be necessary following a sudden or unforeseen event which creates the risk of damage or potential risk to the Insured's household or third parties.

Family Member means the Insured's spouse, child, parent, parent-in-law or sibling who is permanently residing with the Insured in the Building insured under this Policy.

Hospital means

- 1 a place that holds a valid licence (if required by law) to operate primarily for the care and treatment of sick or injured persons; and
- 2 has a staff of one or more Medical Practitioners available at all times; and
- 3 provides 24 hour nursing service and has at least one registered nurse on duty at all times; and
- 4 has organised diagnostic and therapeutic facilities for surgical and medical diagnosis and treatment and care of injured and sick persons by or under the supervision of a Medical Practitioner; and
- 5 is not, except incidentally, a clinic, nursing home, rest home, or convalescent home for the aged, or a facility operated as a drug or alcohol treatment centre.

Injury means bodily injury to a person caused solely and directly by an Accident as a result of violent, external and visible means within 7 days from the date of such Accident.

Insured means Policyholder.

Insured Perils refers to the following:

- 1 Fire and subterranean fire, lightning and thunderbolt;
- 2 Explosion;
- 3 Aircraft or other aerial devices or any article dropped therefrom;
- 4 Impact with the Building or Contents by any road vehicle, not belonging to or not under the control of the Insured or any Family Member;
- 5 Bursting or overflowing of domestic water tanks, apparatus or pipes, or water or oil escaping from a fixed heating or cooling installation within the Building but excluding:
 - i. loss or damage to water tanks, apparatus, pipes and fixed heating or cooling installation;
 - ii. loss or damage by water discharged or leaking from any installation of automatic sprinklers;
 - iii. loss or damage occurring while the Building is left unoccupied for more than 60 consecutive days;
- 6 Burglary, robbery, theft or any attempted burglary, robbery or theft provided that the loss or damage did not occur while the Building is left unoccupied for more than 60 consecutive days. For such purposes of determining burglary, robbery, or theft, evidence of violent or forcible entry is not required;
- 7 Hurricane, cyclone, typhoon or windstorm including flood or overflow of the sea occasioned thereby, but excluding damage to outbuildings, walls, gates and fences;
- 8 Subsidence or landslip caused by flood but excluding the first S\$10,000 for each and every loss;
- 9 Earthquake or volcanic eruption;
- 10 Riots, civil commotion or acts of strikes or locked out workers or persons taking part in labour disturbance;
- 11 Malicious damage or vandalism, whether or not such act is committed in the course of disturbance of the public peace;
- 12 Falling trees or branches but not loss or damage caused by falling or lopping of trees by or on the Insured's behalf;
- 13 Falling television or radio antennae, antennae fittings, masts, towers or solar heating panels due to breakage or collapse;
- 14 Smoke damage (by fire or otherwise) directly caused by smoke due to a sudden, unusual and faulty operation of any heating or cooking unit while in the Building excluding damage thereto.

Insured Person means Insured, Insured's spouse, Child.

Medical Practitioner means a legally registered and qualified medical practitioner licensed under any applicable laws and acting within the scope of his or her licence and training. The attending Medical Practitioner shall not be an Insured Person, an employee of the Insured, a business partner of the Insured, or a person who is related to the Insured Person in any way.

Period of Insurance means the period as specified in the policy schedule to which the insurance applies.

Permanent Total Disablement means permanently and totally disabled and prevented from engaging in each and every occupation or employment for compensation or profit for which Insured Person is reasonably qualified by reason of his/her education, training or experience.

Personal Documents means National Registration Identity Card, driving licence or passport issued in Singapore.

Personal Effects mean items that are normally worn, used or carried by the Insured in everyday life at Insured's premise or anywhere in the world. Personal Effects do not include Valuables, Pedal Cycles, Portable Electronic Devices, cheques of any kind, documents, securities, stamp or anything used for business profession or employment as well as items insured under a separate policy.

Personal Portable Electronic Devices means mobile phones, portable computers, personal digital assistant, portable electronic gaming devices not used in any part or for the purpose of trade, business or profession that are stored within Insured's Building, used or carried by the Insured anywhere in the world.

Selected Plan means the choice of plan which the Insured or the Insured Person or his/her representative selected at the time of application and as set out in the Schedule.

Traditional Chinese Medicine means treatment or medicine prescribed by a practitioner regulated and registered by the Traditional Chinese Medicine Practitioners Board.

Valuables means curios, pictures or other work of art, porcelain, article of gold, silver or other precious metal, jewellery, watches, photographic equipment, musical instruments, furs and other collectable property that are stored within Insured's Building, or normally worn, used or carried by the Insured anywhere in the world.

PART II EMERGENCY HOME ASSISTANCE

The Services provided under this Extension are available directly from our approved service provider as the Company's independent contractor. Any contracts entered into for such services or any request for such services shall be deemed to be made between the Insured and our approved service provider. The extent of the assistance services and the procedures are as follows:

Assistance Services and Procedures

Following a sudden or unforeseen event, our approved service provider will arrange for an experienced and competent contractor to make Emergency Repairs. Our approved service provider will respond through its 24-Hour Emergency Hotline to service the emergency calls from the Insured or any Family Member (hereinafter called the "Beneficiary") by undertaking the following steps:

- 1 Our approved service provider shall establish the details of the emergency problem and shall immediately identify and select an experienced and approved contractor competent to undertake emergency remedial action;
- 2 Our approved service provider shall contact immediately thereafter said contractor or a competent alternative and shall apprise that contractor of the nature of the problem and obtain his agreement to attend at the site of the incident within a reasonable period;
- 3 Our approved service provider shall immediately thereafter notify the Beneficiary of the name of the contractor organised and the timescales agreed for his attendance on site;
- 4 It is envisaged that within the procedures that under certain circumstances the selected contractor will need to be placed in direct communication with the Beneficiary before attending the site of the incident and in such cases our approved service provider shall advise the Beneficiary of this arrangement;
- 5 Our approved service provider shall contact the Beneficiary and the contractor attending by telephone calls during the period specified for the attendance by that contractor within a reasonable period after the Beneficiary's original call to ensure that the Emergency Repairs fall within the scope of the Emergency Home Assistance provided by our approved service provider and that the contractor can complete such work to the satisfaction of the Beneficiary. Any agreement to postpone the Emergency Repairs at that point in time shall be established only with the full understanding and agreement of the Beneficiary;
- 6 Within 48 hours of the recording of the call, our approved service provider shall (unless confirmed in earlier communications) confirm with the Beneficiary that the Emergency Repairs have been completed to the satisfaction of the Beneficiary;

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- 7 The charges of any contractors which the Beneficiary ask our approved service provider to send shall be borne entirely by the Beneficiary.

PART III GENERAL POLICY CONDITIONS

Awareness of Circumstances

At the time of purchasing this Policy the Insured must not be aware of any circumstances, facts or risks which are known or ought to be known by the Insured and which may give rise to a claim under this Policy.

Contracts (Rights of Third Parties) Act 2001

A person or company who is not a party to this Policy has no right under the Contracts (Rights of Third Parties) Act 2001 to enforce any terms of this Policy but this does not affect any right or remedy of a third party which exists or is available apart from this Act.

Contribution

If at the time of any loss under this Policy there is any other subsisting insurance or insurances whether effected by the Insured or by any other person or persons covering such loss or any part thereof the Company shall not be liable to pay or contribute more than its rateable proportion of such loss.

Currency

All premium and benefits payable under this Policy will be payable in Singapore Dollars.

Duty of Disclosure

The information provided to the Company will form the basis of and be part of the insurance contract. Before entering into this insurance contract, the Insured must inform the Company of everything known or that could reasonably be expected to be known to the Insured which may affect the Company's decision to provide cover and determine the terms of this insurance. Failure to do so may invalidate this Policy or result in certain covers not operating fully.

Fraudulent Claims

If any claim under this Policy is in any respect fraudulent or if any fraudulent means or devices are used by the Insured, the Insured Person or any person acting on their behalf to obtain benefits under this Policy, the Company shall be under no liability in respect of such claim.

Law and Jurisdiction

Unless the parties have agreed otherwise in writing, any dispute concerning the interpretation of this Policy shall be governed and construed in accordance with Singapore law and shall be resolved within the non exclusive jurisdiction of the courts of Singapore.

Policy Cancellation

This Policy may be cancelled by either the Insured or the Company by giving 30 days written notice to the Company or the Insured at their last known registered address. The Company shall return a proportionate amount of the premium for the unexpired period, subject to an administrative charge of S\$50 and provided no claims have been paid or are outstanding. No refund will be made if the Policy is cancelled within 90 days before the expiry of the Policy.

Payment Before Cover Warranty

- 1 Notwithstanding anything herein contained but subject to clauses 2 and 3 hereof, it is hereby agreed and declared that the total premium due must be paid and actually received in full by the Company (or the intermediary through whom this Policy or any endorsement was effected) on or before the inception date of the coverage under the Policy, renewal certificate, cover note or endorsement.
- 2 In the event that the total premium due is not paid and actually received in full by the Company (or the intermediary through whom this Policy or any endorsement was effected) on or before the inception date referred to above, then the Policy, renewal certificate, cover note or endorsement shall not attach and no benefits whatsoever shall be payable by the Company. Any payment received thereafter shall be of no effect whatsoever as cover never attached on the Policy, renewal certificate, cover note or endorsement.
- 3 In respect of insurance coverage with “free look” provision, the Insured may return the original policy document to the Company or intermediary within the “free look” period if the Insured decides to cancel the cover during the “free look” period. In such an event, the Insured will receive a full refund of the premium paid to the Company provided that no claim has been made under the insurance.

Premium Payment Condition Precedent (For New Policies Only)

The validity of this Policy is subject to the condition precedent that

- 1 For the risk insured, the Insured has not had any insurance terminated in the last 12 months due solely or in part to a breach of any premium payment condition; or
- 2 If the Insured has declared that it has breached any premium payment condition in respect of a previous policy taken up with another insurer in the last 12 months
 - i. the Insured has fully paid all outstanding premium for time on risk calculated by the previous insurer based on the customary short period rate in respect of the previous policy; and
 - ii. a copy of the written confirmation from the previous insurer to this effect is first provided by the Insured to the Company before cover incepts.

Right to Return Policy (For New Policies Only)

In the event that the Insured is not satisfied with the Policy for any reason and there are no claims on the Policy, it may be returned to the Company for cancellation with effect from inception, within 14 working days after receipt of the Policy by the Insured. The date of receipt of the Policy by You is deemed to be 3 working days from the date of dispatch of the Policy by the Company. Any premium billed will be refunded without interest. This Right to Return Policy is applicable only to newly incepted policies.

Right of Recovery

In the event that authorisation of a payment or payment is made by the Company or the Company’s authorised representative for a medical claim whereby the Policy is not engaged, the Company or the Company’s authorised representative reserves the right to recover against the Insured Person for the full sum which the Company or the Company’s representative is liable to the medical institute to which the Insured Person was admitted.

Sanction Clause

The Company shall not be deemed to provide cover nor be liable to pay any claim or provide any benefit under this Policy to the extent that the provision of such cover, payment of such claim or provision of such benefit would expose the Company to any sanction, prohibition or restriction under United Nations resolutions, or the trade or economic sanctions, laws or regulations of the European Union, United Kingdom or United States of America.

PART IV GENERAL CLAIMS SETTLEMENT CONDITIONS**Arbitration**

Any dispute or difference arising between the Company and the Insured as to the amount payable by the Company upon the happening of any event shall be referred for arbitration to a sole arbitrator by the concurrence of the parties, and in the event of non-concurrence, each party shall respectively appoint an arbitrator and the arbitrators shall be at liberty to appoint an umpire, provided always that the terms of reference shall be entered into in writing, and the making of an award pursuant to the arbitration shall be a condition precedent to any right of action against the Company under this Policy.

Assignment

The Company will not be bound to accept or be affected by any trust, charge, lien, assignment or other dealing with or relating to this Policy.

Claims Notification

The Insured must provide notification to the Company as soon as reasonably possible on the Accident, incident, event or circumstance which may give rise to a loss which is covered under this Policy.

Claims Settlement

The Company at its sole discretion and option, may make payment or reinstate or repair, subject to due allowance for wear and tear and depreciation.

Evidence Required

The Insured must produce for the Company, at the Insured's own expense, all the details and evidence which the Company may require in connection with any claim.

Foreign Currency

Claims involving foreign currency will be converted into the appropriate currency at the selling rate of exchange on the day of loss or as otherwise paid via documented credit card transaction or as agreed in advance in writing with the Company.

Interest

Interest will not be added to any amount paid.

Other Interests

The Insured's receipt shall discharge the Company's liability to pay any amount in respect of a claim. The Insured Person or the Insured Person's personal representatives shall have no right to claim from or sue the Company. If the Insured comprises more than one party having an interest in the Insured Person or the property insured, the settlement made by the Company shall represent the total amount payable in respect of that Insured Person or property for all interests covered by this Policy.

Reasonable Care

The Insured and each Insured Person must take all reasonable steps to avoid or minimise any injury, loss, damage or expense and must also make every reasonable effort to recover any property which has been lost or stolen.

Subrogation

The Company is entitled to take over and conduct the defence or settlement of any third party claims at the Company's discretion. The Company is also entitled to use the Insured's name to endorse recovery rights against any other person or company after the Company has paid a claim.

eRisk Endorsement

Notwithstanding any provision to the contrary in the policy or any endorsement thereto, it is understood and agreed as follows:-

- 1 This Policy does not insure:
 - i. Total or partial destruction, distortion, erasure, corruption, alteration, misinterpretation or misappropriation of electronic data,
 - ii. Error in creating, amending, entering, deleting or using electronic data, or
 - iii. Total or partial inability or failure to receive, send, access or use electronic data for any time or at all

from any cause whatsoever, regardless of any other contributing cause or event whenever it may occur.

Electronic data means facts, concepts and information converted to a form useable for communications, display distribution, interpretation or processing by electronic and electromechanical data processing or electronically controlled equipment and includes programmes, software and other coded instructions for such equipment.

- 2 However, in the event that a peril listed below (being a peril insured by this policy but for this exclusion) is caused by any of the matters described in paragraph (1) above, this policy, subject to all its provisions, will insure:
 - i. Physical loss of or damage or destruction to property insured directly caused by such listed peril, and/or
 - ii. Consequential loss insured by this policy

Further, this exclusion does not apply in the event that a peril listed below (being a peril insured by this policy but for this exclusion) causes any of the matters described in paragraph (1) above.

Fire, Lightning, Explosion, Earthquake, Volcanic Eruption, Hurricane, Cyclone, Typhoon, Windstorm, Flood, Full Flood, Impact by Aircraft and Other Aerial Devices and/or Articles dropped therefrom, Impact by any Road Vehicle, Horses or Cattle, Bursting or Overflowing of Water Tanks, Pipes or Apparatus, or Theft of Electronic Data solely where such Theft is accompanied by Theft of the computer hardware, firmware, medium, microchip, integrated circuit or similar device containing such electronic data.

- 3 For the purposes of the Basis of Settlement provision in this Policy, computer systems records include electronic data as defined in paragraph (1) above.

Any terrorism exclusion in this policy or any endorsement thereto prevails over this endorsement.

Terrorism Exclusion Endorsement

Notwithstanding any provision to the contrary within this insurance or any endorsement thereto it is agreed that this insurance excludes loss, damage, cost or expense of whatsoever nature directly or indirectly caused by, resulting from or in connection with any act of terrorism regardless of any other cause or event contributing concurrently or in any other sequence to the loss.

For the purpose of this endorsement an act of terrorism means an act, including but not limited to the use of force or violence and/or the threat thereof, of any person or group(s) of persons, whether acting alone or on behalf of or in connection with any organisation(s) or government(s), committed for political, religious, ideological or similar purposes including the intention to influence any government and/or to put the public, or any section of the public, in fear.

This endorsement also excludes loss, damage, cost or expense of whatsoever nature directly or indirectly caused by, resulting from or in connection with any action taken in controlling, preventing, suppressing or in any way relating to any act of terrorism.

If the Company allege that by reason of this exclusion, any loss, damage, cost or expense is not covered by this insurance the burden of proving the contrary shall be upon the Insured.

In the event any portion of this endorsement is found to be invalid or unenforceable, the remainder shall remain in full force and effect.

PART V GENERAL POLICY EXCLUSIONS

Subject to the specific terms and exclusions applicable to the relevant sections of the Policy, the Policy shall not cover:

- 1 Any consequential losses or damages of any kind whatsoever unless it is specifically covered in this Policy;
- 2 Loss or damage to Building, Renovations or Contents if the Building is unoccupied for more than 60 consecutive days;
- 3 Any loss or damage or injury resulting from the Insured's wilful act, negligence, default or that of the Insured's Family Member or domestic employee;
- 4 Wear and tear and depreciation, or any damage to property caused during the process of cleaning, dyeing, repairing or restoring, against damage caused by the action of light or atmospheric conditions, moth, insects vermin or any other gradually operating cause;
- 5 Transportation charges incurred by the repairman, plumber and any other home services engaged to attend to the loss or damage caused by an Insured Perils to the property insured other than in the case of a life threatening emergency;
- 6 Any loss or damage or Injury resulting from racing of any kind including climbing, motorcycling, hunting, flying and any sports activities inclusive of skin/sky diving and any underwater activities;
- 7 Loss or damage to motor vehicles, boats, livestock, plants and any equipment or accessories relating thereto;
- 8 Accidental damage or breakdown to sports equipment whilst in play;
- 9 Injury arising from riding on motorcycle, motor scooter, moped or mechanically assisted pedal cycle (whether as driver or pillion) for social, recreation, sports exhibition, competition or for any purpose of any kind whatsoever;
- 10 Loss to Personal Effects or Valuables left in unattended vehicles unless all windows, doors, luggage compartment or boot and windscreen are completely closed and securely locked and such Personal Effects or Valuables are not visible to the public;
- 11 Loss or damage to wallet costing more than S\$300 unless proof of purchase is provided;
- 12 Loss or damage to photographic and sporting equipment and accessories and musical instruments for business or professional use;

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- 13 Loss or damage arising from electrical or mechanical breakdown;
 - 14 Loss or damage from over-winding, denting or internal damage of clocks or watches;
 - 15 Loss or damage caused to films, tapes, cassettes, cartridges or discs other than their value as unused material or the maker's list price for pre-recorded material;
 - 16 Loss or damage to property on exhibition on fairgrounds or on the premises of any national or international exposition unless such premises are specifically described herein;
 - 17 Loss or damage caused to contact lenses;
 - 18 Any unexplained loss or mysterious disappearance;
 - 19 Any Accident caused by any Insured Person whilst under the influence of drugs or alcohol;
 - 20 Self-destruction or any attempt at self-destruction while sane or insane;
 - 21 Expenses incurred for diagnosis or treatment of injury after 7 days from the date of Accident;
 - 22 Pregnancy whether resulting in childbirth or otherwise, miscarriage, abortion or disease arising out of or resulting therefrom, birth control;
 - 23 Dental, aesthetic, cosmetic procedures, routine check up and diagnostic tests unless related to the treatment of an Injury as a result of an Accident;
 - 24 Loss or damage or Injury from engaging in air travel, except as a passenger in a properly licensed aircraft operated by a licensed commercial passenger airline on a regular scheduled passenger trip over its established route;
 - 25 Loss or damage arising from pressure waves caused by aircraft and other aerial device;
 - 26 Malicious damage or vandalism by any person lawfully in the property insured;
 - 27 Loss or damage caused by or during any construction, renovation, alteration, or decoration works on the property insured, unless the Company has been notified and has specifically agreed in writing to cover such works;
 - 28 Any loss or damage or liability directly caused by or contributed to by or arising from:
 - i. nuclear weapons material;
 - ii. ionising radiations or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel and, solely for the purpose of this exception combustion shall include any self-sustaining process of nuclear fission;
 - 29 Loss or damage or liability, if any act or event, out of or in the course of which such loss, damage or liability arises, constitutes or is a part of, or is committed or happens whether directly or indirectly by reason of or in connection with war, invasion, act of foreign enemy, hostilities or warlike operations (whether war be declared or not) civil war, rebellion, revolution, insurrection, civil commotion assuming the proportions of or amounting to a popular rising, military or usurped power, or martial law;
 - 30 Loss or damage to property dispatched by sea or air under a bill of lading, airway bill or similar document;
 - 31 Loss (whether temporary or permanently) of the property by reason of confiscation, requisition, detention by custom authorities or other officials;
 - 32 Loss or damage arising out of legal or illegal occupation of such property or of any premises, vehicle or things containing the same by any government authorities;
 - 33 Loss or damage or Injury arising out of any violation or attempted violation of the law or resistance to arrest.

PART VI POLICY BENEFITS

SECTION 1 BUILDING

The Company will indemnify up to the specified limit applicable to the Selected Plan or where applicable, the Declared Sum Insured as specified in the Schedule for the loss or damage to the Building caused by an Insured Peril during the Period of Insurance.

Extensions to Section 1

Loss of Rent or Reasonable Alternative Accommodation

In the event of the Building being rendered uninhabitable cause by an Insured Peril, the Company will indemnify up to the specified limit applicable to the Selected Plan for

- i. the rent that the Insured would have received but has lost; or
- ii. the reasonable additional expenses necessarily incurred by the Insured for alternative accommodation in respect of the period necessary for reinstatement of the Building.

Removal of Debris

In the event of the Building being destroyed or damaged by an Insured Peril, the Company will pay the costs and expenses necessarily incurred by the Insured in the removal of debris, dismantling or demolishing, shoring up or propping of the portion or portions of the Building up to the specified limit applicable to the Selected Plan.

Architects, Surveyors and Consultants Fees

The Company will pay for the architects, surveyors and consultants fees necessarily incurred by the Insured in the reinstatement of the Building consequent upon its loss or damage but not for preparing any claim. Provided that the amount payable for such fees shall not exceed those authorised under the scale of the relevant professional bodies as the case may be and up to the specified limit applicable to the Selected Plan.

Optional Add-ons to Section 1 (operative only if stated in Schedule)

1 Emergency Entry

The Company will pay up to the specified limit applicable to the Selected Plan for the loss or damage caused to the Building in the event of any forced entry by the police or ambulance services or civil defence, due to a life threatening emergency involving the Insured or Family Member.

2 Cash Relief

The Company will pay a benefit of money relief up to the specified limit applicable to the Selected Plan for any one occurrence or event if the Building is assessed by the Company's appointed assessor to be uninhabitable for at least 5 days due to loss or damage caused by an Insured Peril.

3 Home Cleaning Expenses following Flood

The Company will reimburse the Insured up to the specified limit applicable to the Selected Plan for expenses incurred to engage home cleaning services to clean the Building following a loss due to flood.

4 Accidental Breakage of Fixed Glass

The Company will pay for any Accidental breakage caused to fixed glass (other than as a result of an Insured Peril) that formed part of the Building, but excluding

- i. any loss exceeding the total amount of sum insured under this section; and
- ii. this together with any other amounts payable under this section, shall not exceed the total sum insured under this section for the Period of Insurance;
- iii. any misdescription of the glass and unless expressly stated, all glass shall be considered plain and of ordinary glazing quality and without embossing, silvering, lettering, bending or ornamental work of any kind.

5 Mobility Enhancement Benefits

The Company will pay the necessary cost of modifying the Building up to the specified limit applicable to the Selected Plan, to aid mobility within the Building subject to written certification of the permanent disablement from a Registered Medical Practitioner that the Insured or Family Member permanently residing with the Insured at the Building has suffered permanent disability arising from an Accident that occurred within the Period of Insurance resulting in permanent paraplegia or quadriplegia which continues for a period of 12 months and is then diagnosed to continue for an indefinite period.

6 Expenses for Tracing & Accessing of Water Seepage

In the event of loss or damage to the Building, renovations, fixtures and fittings caused by escape of water from water tanks, pipes, apparatus or fixed heating systems within the Building, the Company will pay the reasonable costs for removing and replacing any other part of the Building, renovations, fixtures and fittings necessary to find and repair the source of the leak up to the specified limit applicable to the Selected Plan per event and in the aggregate for the Period of Insurance, but shall exclude the following:

- i. claims made within first six (6) months from the first inception date of the Policy;
- ii. buildings more than twenty (20) years old;
- iii. 10% of the loss covered under this extension or S\$100.00 each and every loss whichever is the higher.

7 Conservancy Charges

The Company will reimburse the Insured up to a maximum period of three (3) months for conservancy charges payable by the Insured subject to the maximum specified limit applicable to the Selected Plan, in the event that the Building suffers loss or damage by an Insured Peril, rendering it uninhabitable for at least one (1) month.

8 Alteration and Repairs

This insurance shall not be affected by workmen in the Building for the purpose of effecting repairs, minor alterations or general maintenance of value not exceeding S\$20,000.

SECTION 2 CONTENTS

The Company will indemnify the Insured or any Family Member up to the limit applicable to the Selected Plan or where applicable, the Declared Sum Insured as specified in the Schedule for the loss or damage to the Contents caused by an Insured Peril whilst contained within the Building at the time of loss.

The Company will indemnify such costs of:

- 1 repair if the item is partially damaged; or
- 2 replacement as new, if the item is totally lost or damaged, for the same kind or type, provided that it is
 - i. not superior to or more extensive than the item when new, and
 - ii. that item is no longer available in the market; or
 - iii. replacement with the next available model with the nearest product specifications to the totally damaged or lost item if it is no longer available in the market.

Pair and Set clause

Where any insured item consists of articles in a pair or set, the Company will not pay more than the value of any particular part or parts which may be lost or damaged, without reference to any special value which such article or articles may have as part of such pair or set; nor more than a proportionate part of the value of such pair or set.

Exclusion applicable

Contents does not include bonds, bills of exchange, cash, cashcard, currency notes, coins, cheques, ATM cards, credit cards, deeds, document of title, manuscripts, medals, National Registration Identity Card, passports, stamps, share certificates and travel tickets, Personal Effects, Portable Electronic Devices and Valuables.

Extensions to Section 2

Personal Effects/Valuables

The Company will pay for the loss of or damage to the Insured or Family Members' Personal Effects/Valuables caused by an Insured Peril up to the specified limit applicable to the Selected Plan or where applicable, the Declared Sum Insured as specified in the Schedule. The maximum amount payable per article or item or pair or set is up to S\$3,500.

Loss of Portable Electronic Device

The Company will pay for the loss of or damage to the Insured or Family Members' portable electronic device caused by an Insured Peril. The maximum amount payable for is up to the specified limit applicable to the Selected Plan or where applicable, the Declared Sum Insured as specified in the Schedule for any one Period of Insurance.

Optional Add-ons to Section 2 (operative only if stated in Schedule)

1 Replacement of Personal Documents

The Company will indemnify against the cost of replacing Personal Documents in the event of any loss or damage to Personal Documents caused by an Insured Peril up to the specified limit applicable to the Selected Plan.

2 Replacement of Locks or Keys or Security System

The Company will pay for the necessary replacement of the locks or keys or security system of the Building which are damaged as a result of an Insured Peril up to the specified limit applicable to the Selected Plan.

3 Credit Cards or Auto-Teller Machine (ATM) Cards Fraud due to Loss or Theft

The Company will indemnify the Insured against any loss for which they are responsible as a result of misuse by any unauthorised persons following a loss or theft of the credit cards or ATM cards in the Building and arising before the credit card company or banks has receive

notification of the loss; provided the Insured or Family Member shall comply with the terms under which the credit cards or ATM cards were issued.

The maximum amount payable is up to the specified limit applicable to the Selected Plan for any one Period of Insurance.

Exclusions applicable to this extension

- i. losses not immediately reported to the issuing company after discovery of the loss;
- ii. losses not reported to the police after discovery of the loss;
- iii. consequential loss of any kind.

4 Loss of Money

The Company will indemnify the Insured up to the specified limit applicable to the Selected Plan against any loss or damage of cash or cashcard caused by an Insured Peril whilst kept within the Insured Building.

Exclusions applicable to this extension

- i. any loss arising from fraud or dishonesty of the Insured's domestic employee;
- ii. losses not reported to the police;
- iii. confiscation, loss of value or depreciation in value;
- iv. loss by deception;
- v. shortage due to error or omission.

5 Loss or Damage to Pedal Cycles

The Company will indemnify the Insured up to the specified limit applicable to the Selected Plan for loss or damage to pedal cycles (excluding motor-assisted pedal cycles) belonging to the Insured or Family Member whilst contained in the Building caused by an Insured Peril.

6 Spoilage of food in Refrigerator

The Company will indemnify the Insured for loss or damage to food contained in any refrigerator that is less than 7 years old and in the Building caused by deterioration resulting from Accidental breakdown or failure of public electricity supply up to the specified limit applicable to the Selected Plan.

Exclusions applicable

This extension of cover will not apply to any loss or damage arising out of:

- i. the deliberate act or neglect of the Insured;
- ii. intentional disconnection or switching off of electricity supply;
- iii. the failure of the power supply resulting from the deliberate act (including strike action) of the power supply authority or their employees;
- iv. the first S\$50 of each claim

7 Visitors' Personal Effects/Valuables

The Company will pay for loss or damage to visitors' Personal Effects/Valuables whilst contained in the Building as a result of an Insured Peril up to the specified limit applicable to the Selected Plan in any Period of Insurance.

**8 Contents stored at Professional storage service provider
(Not applicable to coverage under Section 6)**

The Company will pay up to the specified limit applicable to the Selected Plan for the loss or damage caused by an Insured Peril to Contents that are stored or managed by a professional

storage service provider anywhere within Singapore excluding whilst removed for sale or exhibition. The maximum amount payable per article or item or pair or set is up to S\$500.

9 Home Relocation

(Not applicable to coverage under Section 6)

The Company will pay up to the specified limit applicable to the Selected Plan for the loss or damage to the Contents, except for the Valuables, in the course of removal which are packed and removed by professional packers between the Building and the new permanent residence within Singapore, including temporary storage at the professional packer's warehouse of up to 3 days. The maximum amount payable per article or item or pair or set is up to S\$500. An excess of S\$50 for each and every claim is applicable.

10 Accidental Death or Theft to Domestic Pets

(Not applicable to coverage under Section 5)

The Company will indemnify the Insured up to the specified limit applicable to the Selected Plan for

- i. Accidental Death of his/her domestic pets;
- ii. theft of his/her domestic pets by actual forcible, violent breaking into or out from the Building;
- iii. humanely destroy of his/her domestic pets as a result of Accidental bodily injury or theft.

Provided that documentary proof of ownership from official regulatory body is required in the event of a claim.

Exclusions applicable

- i. the domestic pets being destroyed without the Company's consent unless immediate destruction on humane grounds is considered necessary by a veterinary surgeon;
- ii. the death of domestic pets as a result of surgery not necessitated by Accidental bodily injury nor necessary to save it's life;
- iii. the death of the domestic pets due to breeding, sickness or disease;
- iv. the first S\$50 of each claim.

SECTION 3 PERSONAL ACCIDENT

Accidental Death and Permanent Total Disablement

If during the Period of Insurance the Insured, the Insured's spouse or any Child sustains Injury within the Building resulting solely and directly from an Accident that results either in Death or Permanent Total Disablement within one year from the date of Accident, the Company will pay compensation to the Insured or his legal personal representatives the specified limit applicable to the Selected Plan. The Policy is subject to a maximum aggregate amount for each family the Company will pay regardless of the number of covered claimants in total for any Period of Insurance.

Optional Add-ons to Section 3 (operative only if stated in Schedule)

1 Accidental Medical Reimbursement

If the Insured Person solely and independently of any other cause sustains Injury following an Accident, the Company will indemnify the Insured up to the specified limit applicable to the Selected Plan per Period of Insurance in respect of medical expenses which are necessarily incurred. Dental and optical expenses are included only if necessitated by Injury following an Accident or incurred for emergency treatment.

Conditions applicable

- i. Treatment by a Medical Practitioner or confinement in a Hospital is within 7 days from the date of the Accident;
- ii. Traditional Chinese Medicine treatment is only covered where provided by practitioners that are registered and regulated by the Traditional Chinese Medicine Practitioners Board. Chiropractors, bonesetters, leisure massage are expressly excluded from the coverage offered by this extension.

2 Hospital Cash Benefit

The Company will pay up to the specified limit applicable to the Selected Plan as Hospital Cash Benefit for up to 90 days per Period of Insurance for per person in the event that the Insured person suffers an injury requiring confinement in a Hospital for a continuous uninterrupted period of at least 24 hours upon the advice of a qualified medical practitioner for which the Hospital makes a charge for room and board.

3 Home Loan Protection Benefit

This benefit covers the legally registered owner of the Building provided that the Insured is the legally registered owner of the Building during the Period of Insurance. In the event that the Insured or spouse suffers Death or Permanent Total Disablement due to bodily Injury sustained within the Building during the Period of Insurance, the Company will pay this benefit in the sum as set out below so long as death occurs within one year from the date of the Injury.

Sum payable for this extension

The maximum that the Company will pay is 25% of the outstanding home loan at the time of death secured by the Insured, being the legally registered owner or such other legally registered owner of the Building for the purchase of the building or up to the specified limit applicable to the Selected Plan whichever is lower.

The Company is liable to make a one-off payment under this benefit to the estate of the deceased registered Building owner regardless of the number of registered Building owners. Upon payment of the benefit under this item, cover lapses and the Company shall have no further liability in respect of this benefit of the Policy.

4 Premium Waiver for Five Years

In the event of Death or Total Permanent Disablement sustained by the Policyholder or spouse, the renewal premium for the next five years will be waived. The benefit equal to five times the Home Insurance Plan premium will be paid towards the Policyholder's Home Insurance Plan renewal premium for the next five years.

Exclusions applicable in this Section

- i. After the expiry of the Period of Insurance in which the Insured Person attains the age of 65 years;
- ii. Death or disability, directly or indirectly resulting from any physical defect infirmity or medical condition which was known to the Insured Person at the time of occurrence of Injury unless it has been declared to and accepted in writing by the Company;
- iii. resulting from a pre-existing condition including congenital anomalies for 12 months from the effective date of coverage;
- iv. arising from suicide;
- v. resulting from sexually transmitted diseases, AIDS, HIV infections and AIDS related infections;
- vi. any aerial activities except as a passenger in a commercial aircraft;
- vii. arising from any type of sickness.

Termination of coverage in this Section

Insurance coverage shall stop immediately at the earliest of the following dates

- i. the date of the expiration of the period for which the last premium is made on account of your Insurance;
- ii. the date on which when the Policyholder or spouse reach 65 Years old;
- iii. the date on which the Insured stop being insured under the Policy;
- iv. the date on which the Policy ends.

SECTION 4 PERSONAL LIABILITY

The Company will indemnify the Insured or any Family Member or full time domestic employee against personal legal liability for

- i. Accidental death or bodily injury;
 - ii. Accidental damage to property belonging;
- to third parties occurring within the Building during the Period of Insurance.

The Company will cover

- i. costs and expenses of litigation recovered by any claimant from the Insured;
- ii. costs and expenses of legal defence incurred by the Insured with the Company's written consent.

Limit of amount payable under this Section

The aggregate amount the Company will pay in respect of Section 4 arising from any one occurrence or series of occurrences consequent or attributable to one source or cause, regardless of the number of claimants or number of Family Members or number of full time domestic employees involved, and in respect of any one Period of Insurance, shall not exceed the limit of liability applicable to the Selected Plan.

Exclusions applicable to this Section

- 1 liability in respect of loss or damage to property belonging to or in the charge of or under the control of the Insured or any Family Member or full time domestic employee;
- 2 liability in respect of any bodily injury or loss or damage to property belonging to the Insured's contractor, servant or agent;
- 3 liability for death, injury, illness or disease or loss of or damage to property:
 - i. arising out of any deliberate or malicious act;
 - ii. arising from the ownership, possession, maintenance or operation of lifts, motor vehicle, mechanically propelled vehicle and any trailers or caravans attached, aircrafts, marine crafts, locomotive or firearms;
 - iii. arising out of the Insured's own employment, business or profession, or that of any Family Member;
 - iv. suffered by anyone under a contract of service or employment with the Insured or any Family Member;
 - v. arising out of a contract or agreement which would not have arisen in the absence of such contract or agreement;
 - vi. arising out of the ownership or possession of any land or building or property by the Insured or any Family Member other than at the Situation of risk stated in the Schedule provided Section 1 is taken up;
- 4 fines, penalties, exemplary or punitive damages;
- 5 any claim or loss arising out of any activities or business conducted or transacted via the Internet, Intranet, Extranet or via the Insured's or any Family Member's or any full time domestic employee's own website, Internet site, web address or via the transmission of electronic mail or documents by electronic means;

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- 6 claims and losses based upon, arising out of, directly or indirectly resulting from or in consequence of, or any way involving:
- i. asbestos; or
 - ii. any actual or alleged asbestos related injury or damage involving the use, presence, existence, detection, removal, elimination or avoidance of asbestos or exposure or potential exposure to asbestos.

Tenant's Liability Extension

The Company will indemnify the Insured or any Family Member against any personal legal liability incurred as a tenant of the Building for the:

- i. loss or damage to the Building;
- ii. loss or damage to any item while contained in the Building which does not belong to the Insured but is in his charge or control occurring during the Period of Insurance;
- iii. costs and expenses of litigation recovered by any claimant from the Insured and
- iv. costs and expenses of legal defence incurred by the Insured with the Company's written consent.

Optional Add-ons to Section 4 (operative only if stated in Schedule)

Pet Owner's Liability Extension

The Policy is extended to cover for any liability caused by or arising from or in connection with the Insured's ownership of domestic pets provided that documentary proof of ownership from official regulatory body is required in the event of a claim.

SECTION 5 ALL RISK EXTENSION

The Policy where applicable, is extended to cover Accidental loss or damage to Part VI Section 1 Building and Section 2 Contents of the Policy. An excess of S\$50 is applicable on each and every claim.

SECTION 6 WORLDWIDE EXTENSIONS

The Policy where applicable, is extended to cover:

- Part VI - Section 2 Contents on only Personal Effects, Portable Electronic Devices, Pedal Cycles (provided Add-ons was taken up) and Valuables that are normally worn, used or carried by the Insured at the time of loss
- Part VI - Section 3 Personal Accident
- Part VI - Section 4 Personal Liability

anywhere in Singapore and Worldwide as territorial limit in respect of travel overseas (refer to Part III General Policy Conditions – Sanction Clause) provided that such travel shall not exceed 90 consecutive days in any one Period of Insurance.

TOP UP PLAN

Under the Sections in PART VI of the Policy where applicable, is extended to cover the Declared Sum Insured limits in addition to the specified limit applicable to the Selected Plan. The maximum amount payable per article or item or pair or set is up to S\$3,500 unless specifically declared to the Company for which the Insured shall pay and the Company shall agree to accept the proposal and premium.

PART VII COMMUNICATIONS

We take pride in our commitment to provide excellent customer service to you and will respond to all queries or complaints fairly and promptly. If you would like further clarification of our policy or are not satisfied with the service received and wish to lodge a complaint, please contact our Customer Service Unit at:

Customer Service Hotline : (65) 6423 0888
Facsimile : (65) 6423 0798
(Our office hours are Mondays to Fridays 9am to 5pm)
Email: sg.customerservice@awac.com

We will acknowledge receipt of all formal written complaints. Should we require additional information to facilitate our investigations into the complaint, we will contact you. If the complaint takes time to resolve, we will update you progressively of the status.

For general correspondence and enquiries, please direct to:

Allied World Assurance Company, Ltd (Singapore Branch)
60 Anson Road #08-01
Mapletree Anson
Singapore 079914
Email: sg.customerservice@awac.com
Website: www.awac.com

For claims correspondences and enquiries, please direct to:

During Office Hours
Customer Service Hotline : (65) 6423 0888
Facsimile : (65) 6423 0798
(Our office hours are Mondays to Fridays 9am to 5pm)
Email: sg.customerservice@awac.com

After Office Hours
Areda Adjusters Pte Ltd
Telephone : (65) 9799 0055 (Derrick) or 9619 4659 (Mark)

Crawford & Company International Pte Ltd
Telephone : (65) 6632 8600
Facsimile : (65) 6222 8310

Cunningham Lindsey (S) Pte Ltd
Telephone : (65) 6391 1577

For emergency assistance, please call our:
24-hr Emergency hotline (65) 6337 0911
Served by our approved service provider

v 06.2020