

HOMES ADVANTAGE

A. Our Contract

This Policy forms a legally enforceable contract between You and Us. We will insure You and pay the benefits of this Policy in return for the premiums You pay.

We insure You based on the information that You have provided to Us in the Application Form and through any other means.

You are to ensure that all information that You have provided are accurate and that You fully and faithfully disclose to Us all important facts which You know or ought to know in respect of this insurance. Failing this, this Policy may be void and You may not receive any benefits under this Policy.

B. Your Policy Coverage

Building

We will cover You up to the annual limit as specified in the policy schedule for loss or damage to the Building that are caused by the following Insured Perils:

Insured Perils	Excess
• Fire, Subterranean Fire, Lightning or Thunderbolt	-
• Explosion of domestic appliances	-
• Smoke	-
• Earthquake	\$100.00
• Bursting or Overflowing of domestic water tanks, apparatus or pipes. This peril is applicable only if the Building is not left unfurnished or unoccupied for more than 60 consecutive days.	\$100.00
• Vehicle collision or impact by any Vehicle that does not belong to You or under Your control. This includes impact by falling tree or branches	-
• Aircraft and other aerial devices and articles dropped from such aircraft or aerial devices	-
• Riot, Strikes or Malicious acts	\$100.00
• Spontaneous Combustion	-
• Theft by violent and forcible entry. This peril is applicable only if the Building is not left unoccupied for more than 60 consecutive days.	-
• Hurricane, cyclone, typhoon or windstorm	\$100.00
• Flood	-
• Accidental breakage to fixed glass	-

We will cover:

- Loss of rent to You and incurred by You of up to 20% of the Building sum insured as specified in the Policy schedule in the event that the Building is uninhabitable due to an Insured Peril.
- Your legal obligations as an owner or a landlord of the Building to Your tenants, up to the maximum annual limit of \$1,000,000, for no more than the limit available under the Personal Liability cover within a Policy Period that is due to:
 - Accidental bodily Injury (regardless if fatal or not); and
 - Accidental damage to property occurring in or about the Buildings during the Policy Period.

You will have to pay the Excess as specified in this cover for every claim or series of claims unless otherwise stated.

We will also cover:

- All legal costs and expenses recovered by any claimant from You; and
- All legal costs and expenses incurred by You with Our prior written consent; and
- The fees, clearance and shoring up costs incurred by You, with Our prior written consent, following a covered loss under this cover, up to the maximum annual limit as specified in the policy schedule. Provided that such fees together with the amount payable under any other event insured by this cover do not exceed the maximum annual limits under this cover.
- Provided that such a successful claim will reduce the limit under the Personal liability cover accordingly.

We will not cover:

- Electrical or mechanical break down(s);
- Wear and tear depreciation, the process of cleaning, dyeing, repairing or restoring any article, the action of light or atmospheric conditions, moth, insects, vermin or any other gradually operating cause.
- Bursting or overflowing of flexible water hose;
- Building which is not legally owned by You;
- Building which is legally owned by others but under Your care, custody or control;
- Legal liability related to or arising from any agreement or assumption by You under any contract or agreement unless such liability would have attached in the absence of such agreement;
- Viral or bacterial contamination, sickness or disease; and
- Any fines, penalties, punitive or exemplary damages.

Household Contents

We will cover You for:

- the loss or damage to the Household Contents in Your Residence, up to the maximum annual limit as specified in the policy schedule, and no more than \$10,000 per article unless specifically itemized.
- the loss or damage to Your Household Contents at a Storage Facility for up to 20% of the sum insured stated in the policy schedule or up to the maximum limit of \$50,000, whichever is lower, and no more than \$10,000 per article unless specifically itemized..

You will have to pay the Excess of \$100 for every claim or series of claims.

For itemized article above \$10,000 per article, you will have to pay the Excess of \$250 for every claim or series of claims unless otherwise specified

The Pair and Set cover applies to this cover.

In addition, cover is extended to the following :

- Loss or damage to Frozen Food stored in Your Residence due to deterioration resulting from breakdown or explosion of the refrigerator or non-operation of the thermostat or other temperature-controlling devices, up to the maximum limit \$250 per occurrence stated in the policy schedule. You will have to pay the Excess of \$50 for every claim or series of claims
- Loss of personal cash in Your Residence, up to the annual limit of \$500 per policy period. Cost of replacing locks and keys to Your Residence in the event that the keys to Your Residence are lost due to a Theft at Your Residence, up to the annual limit of \$500 per policy period.
- Cost of replacing or repairing Your damaged home security system as a result of Theft at Your Residence, up to the annual limit of \$1,000 in a Policy Period.
- Cost of replenishing firefighting appliances used or destroyed as a result of a covered loss, up to a the annual limit of \$500 in a Policy Period.
- Medical Expenses incurred as a result of Injury due to Theft of Household Contents at Your Residence, up to the maximum limit of \$500 per occurrence.
- Cost and expenses incurred, up to 5% of the maximum sum insured under the Building cover or the Household Contents cover, whichever is lower, for Your Residence that has been destroyed or damaged by fire or by any Insured Peril.:
 - Debris removal from Your Residence as the result of such covered loss;
 - Dismantling and/or demolishing of such covered loss; and/or
 - Shoring up or propping of the portion or portions of the damaged Property in Your Residence.

For the avoidance of doubt, You will have to pay the Excess as specified in this cover for every claim or series of claims under part (a) above. Such Excess does not apply to claim(s) under parts (b) to (g).

We will not cover any loss or damage arising from:

- Removal of Household Contents from Your Residence for purposes of sale or exhibition or to a furniture depository or such Household Contents being taken out of Singapore;
- Mysterious disappearance;
- Misplacement;
- Electrical or mechanical breakdown(s) unless cover is extended under the Multi-Appliances Extended Warranty cover;
- Wear and tear depreciation, the process of cleaning, dyeing, repairing or restoring any article, the action of light or atmospheric conditions, moth, insects, vermin or any other gradually operating cause.
- Impact to the Building by any motor vehicle belonging to or under the control of You or any of Your Immediate Family member(s);
- Bursting or overflowing of flexible water hose.
- Household Contents which do not belong to You or belonging to others that are in Your care, custody or control.

Alternative Accommodation

We will cover You for the reasonable cost of alternative accommodation to restore Your Residence to a habitable condition if Your Residence is made uninhabitable by a covered loss:

- up to 10% of the specified sum insured under the Building cover, up to a maximum of \$20,000, whichever is lower; or
- up to 20% of the specified sum insured, under the Household Contents cover, whichever is lower.

This coverage includes conservancy charges. We will only pay once under this cover for any one Policy Period.

An Excess does not apply to this cover unless otherwise stated in the policy schedule.

We will not cover You for any utilities and incidental costs incurred under this cover beyond the period of ninety (90) consecutive days from the date of the loss or damage to Your Residence.

Worldwide Personal Liability

We will cover You up to the maximum annual limit as specified in the policy schedule which You and Your Immediate Family are legally liable to pay as compensation to a third party(ies) for:

- Accidental death of or bodily Injury; or
- Accidental damage to property.

This coverage includes all legal costs and expenses recovered against You by any claimant as damages or compensation for the above in a final judgment delivered by or obtained from a court of competent jurisdiction within Singapore and/or incurred, in resisting any claim to which the indemnity expressed by this cover applies, provided all such costs and expenses were incurred with Our prior written approval.

This coverage is provided twenty-four (24) hours a day, anywhere in the world

We will not cover for:

- loss or damage due to your intoxication or impairment from Your use of alcohol, illegal drugs or medication;
- any bodily Injury to members of Your Immediate Family;
- any bodily Injury to any person employed by You which arises in the course of their employment in Your Residence;
- death or bodily Injury which You or the third party can claim for under Work Injury Compensation;
- any Injury, sickness, death or destruction caused intentionally by You or at Your direction or arising out of a communicable disease that You transmit;
- loss or damage to any property belonging to, or held in trust by, or is in the custody, care or control of You or Your Immediate Family;
- any fines, penalties, punitive and exemplary damages;
- non-personal losses which in any way is due to:
 - any business activity conducted by You, whether Your own or for others,
 - any professional services provided by You,
 - any contract for which losses You would not have been liable if such contract did not exist;
- any contract or agreement entered or assumed by You whether written, verbal or implied, where liability would not have attached in the absence of such contract or agreement including but not limited to Your liability as a landlord or Your liability as a tenant;
- Your liability as a landlord, unless You have obtained cover under the Building cover in which case, we will cover You up to \$1,000,000 but no more than the limit available under this cover during the Policy Period. A successful claim will reduce the limit under this cover accordingly.
- any Compensation for damages in respect of judgments not in the first instance delivered by or obtained from a court of competent jurisdiction within Singapore.
- any costs and expenses of litigation recovered by any claimant from You or Your Immediate Family member which are not incurred in and recoverable in Singapore;
- any liability relating to or arising from the carrying out of alterations, additions, repairs or decorations to any buildings; or
- any liability arising from the ownership, use or maintenance of aircraft, watercraft, locomotive, automotive or any mechanically propelled vehicle.

An Excess does not apply to this Cover unless otherwise stated in the policy schedule.

We will not cover You for any admission of liability, payment to or agreement with any third parties made without Our prior written consent.

Bill Relief Protector

In this section, the term "You/Your" does not include "Immediate Family".

We will pay You up to \$3,000 for the utilities bill that You are liable to pay to Your utilities provider should any of the following occur:

1. Your Residence is rendered uninhabitable due to the occurrence of any Insured Peril.
2. You suffered a bodily injury caused by an Accident in Your Residence and the bodily injury is the sole and direct cause of either of the following within 60 days from the date the Accident occurred within the Policy Period:
 - a. Death ; or
 - b. Total Loss of both hands or both feet or sight of both eyes

We will not cover:

- If You are older than 65 years old at the time of the Accident;
 - Death or bodily injury resulting from a suicide or attempted suicide;
 - Death or bodily injury resulting from self-inflicted injury, pregnancy, childbirth, any kind of diseases or illness, pre-existing physical or mental defect or deficiency; and
 - Death resulting from engaging or taking part in naval, military or air force service or operations, driving or riding in any kind of race, sports in a professional capacity or flying on an aircraft except as a fare-paying passenger.
3. You are the party liable to pay the utilities provider and are retrenched from your existing employment. You must be continuously employed for the 24 months prior to the retrenchment in order for Us to pay under this benefit and Your retrenchment must have happened after 3 months from the Effective Date of the Policy. The letter of retrenchment must be provided at time of the claim together with other supporting documents as may be required by Us.

We will only pay this benefit once per Policy Period.

Complimentary AIG HomeCare Services

Provided that the Services are obtained via Our Home Assistance Provider, You are entitled to the complimentary Services up to the following limits provided in the table below:

Number of repairs for each Policy Period	Complimentary service amount limit per incident
3	\$150

The following Services are available to You 24/7, including weekends and public holidays. You can arrange for the services by contacting Our Home Assistance Provider through our hotline at 6419 3008.

For the avoidance of doubt, in the event the cost of the Services exceeds \$150, any amount in excess of \$150 will be payable by You directly to the repairer.

You may choose to engage the repairer recommended by Our Home Assistance Provider at Your discretion. We will not be responsible nor liable for any loss or damage suffered directly or indirectly by You or any other party as a result of or in connection with the Services, including any delay in the provision of the Services.

1. Complimentary Emergency Home Assistance Services

a) Emergency Electrical Assistance

If the following electrical problems occur within Your Residence;

- i. Blackout or power failure due to lightning and circuit overload;
- ii. Burnt fuse inside Earth Leakage Circuit Breaker ("ELCB") as a result of circuit overload; or
- iii. Malfunction / failure of wall switch;

Our Home Assistance Provider will arrange for an electrician to attend to and rectify the issue.

This service does not include:

- a. Changing of bulbs;
- b. Short-circuit due to faulty or non-approved appliances and adapters;
- c. Replacement of parts on the ELCB;
- d. Air pumps of any ponds and aquariums;
- e. Generator of fountains; and/or
- f. Any outdoor lightings, appliances and electrical supply.

There shall be a waiting period of 1 month from the effective date of Your Policy before You can utilize this emergency electrical assistance service.

b) Locksmith

If You are Accidentally locked out of Your Residence and are without any means whatsoever to obtain access into Your Residence, Our Home Assistance Provider will arrange for a locksmith to attend to You.

This service does not include:

- i. Gaining access to any locked bedroom unless a child below the age of 3 years old is Accidentally locked alone in it;
- ii. Unlocking any automatic gate for car entrance (unless this is also the only way for You to enter to Your Residence);
- iii. Unlocking any cupboards, drawers, letterboxes, garages and storerooms;
- iv. Gaining access to any unoccupied or vacant properties; and/or
- v. Unlocking any safes.

c) Pest Control

If there is an infestation of bees, termites and/or rats in Your Residence, Our Home Assistance Provider will arrange for a contractor and/or a pest exterminator to inspect Your Residence and/or arrange for emergency counter-measures to be effected.

This service does not include:

- i. Infestation of mosquitoes, cockroaches, spiders, ants, lizards, snakes, centipedes or any other insects and/or pests; and
- ii. Recurring termite infestations.

There shall be a waiting period of 1 month from the effective date of Your Policy before You can utilize this pest control service.

d) Plumber

If there is an Accidental clog or choke of a water supply system, drainage system or leaking Water Pipe(s) within Your Residence, such as:

- i. bursting of or leaking Water Pipes;
- ii. clogged sinks, Water Pipes, and toilet bowls; and/or
- iii. broken or leaking cistern, water taps or faucets;

Our Home Assistance Provider will arrange for a plumber to attend to You and rectify the issue.

We do not cover:

- a. the cost of hacking and reinstating underground Water Pipes or concealed Water Pipes within walls or ceilings;
- b. the cost of any replacement parts including but not limited to; silicon sealing, washer, flushing handle, tap, shower head, ball and cock system in the flushing cistern and/or
- c. any repairs to any roof or ceiling which may have been damaged by water leakage

There shall be a waiting period of 1 month from the effective date of Your Policy before You can utilize this plumber service.

e) Emergency Air-Conditioner Repair

If an air-conditioner within Your Residence is non-operational, as a result of the following

- a. Air-conditioner unable to be switched on (provided that the battery of the air-conditioner remote control and the air-conditioner electrical switch have been checked);
- b. Faulty compressor motor or fan of air-conditioner as a result of mechanical malfunction;
- c. Gas leak; and/or
- d. Water leakage

Our Home Assistance Provider will arrange for a repairer to undertake the repairs.

This service does not include:

- a. Repairs and/or servicing to rectify a noisy air-conditioner vent or faulty ventilation duct;
- b. Repairs and/or servicing necessitated by lack of maintenance and/or servicing of the air-conditioner; and/or
- c. Subsidy of an irreparable compressor due to life span expiry of the unit

There shall be a waiting period of 1 month from the effective date of Your Policy before You can utilize this emergency air-conditioner repair.

General exclusions (applicable for Complimentary AIG HomeCare Services)

1. Where Your Residence is a condominium unit that has just obtained Temporary Occupation Permit being the responsibility of the developer or structural issues in condominium unit being the responsibility of the property's managing agent or developer.
2. Loss or damage arising from the disconnection or interruption of mains service being the responsibility of the utility provider concerned or from circumstances known to You prior to the effective date of Your Policy.
3. Costs related to replacement of parts due to natural wear and tear and/or gradual deterioration.
4. Costs required solely to remedy damage or breakdown occasioned by attempted repair or modification by You or Your duly appointed contractor.
5. Costs of repairs to any underground or concealed Water Pipe.

C. Your Policy Exclusions

1. General Exclusions

We will not cover for:

- (a) losses not occurring during this Policy Period.
- (b) loss or damage due to an act of God unless otherwise stated in Part B above.
- (c) any loss or damage due to the order of any government, public authority or customs officials.
- (d) any consequential loss or damage;
- (e) Any loss to the Building which HDB or its appointed contractor has undertaken or is legally bound to repair or reinstate for those HDB properties insured under this Policy.
- (f) Any loss, damage or liability resulting from Fungi, and the presence, growth, proliferation, spread or any activity of Fungi, wet or dry rot or bacteria however caused, including any resulting loss.
In addition, there is no coverage to test for, monitor, clean up, remove, remediate, contain, treat, de-toxify, neutralise, or in any way respond to or assess the effects of Fungi, wet or dry rot, or bacteria.
- (g) In respect of the Personal Liability cover, We shall not be liable for "bodily injury" or "property damage" under that cover resulting from Fungi, wet or dry rot, or bacteria. We will also not pay for any liability imposed on You by any government or public authority for any loss or damage caused by, arising out of, aggravated by or resulting from Fungi, wet or dry rot, or bacteria.

2. Negligence, Wilful, Criminal or Fraudulent Act

We will not cover You for any loss, damage or liability which in any way is due to:

- negligence, wilful, criminal or fraudulent act on Your part;
- negligence, wilful, criminal or fraudulent act of Your relatives, Immediate Family, employer, employees, legal representatives, Domestic Worker, house-/room-mates, tenant(s) or anyone who is authorised to gain access to Your Residence.

3. War and Terrorism

We will not cover any loss damage, Injury or liability directly or indirectly caused or contributed to by:

- War invasion, act of foreign enemies, hostilities or warlike operations (whether war be declared or not), civil war, mutiny, rebellion, revolution, insurrection, military or popular uprising, or usurpation of power; or
- Any Act of Terrorism and any action taken in controlling, preventing, suppressing or in any other way relating to any Act of Terrorism.

4. Nuclear Risks

We will not cover any loss, damage, Injury or liability directly or indirectly caused or contributed to by:

- ionizing radiation or contamination by radioactivity from any nuclear fuel or any nuclear waste from the combustion of nuclear fuel, including any self-sustaining process of nuclear fission; or
- the use of any nuclear weapons material.

5. Exclusion of Third Party Rights

A person who is not a party to this contract will have no rights under the Contracts (Rights of Third Parties) Act 2001 to enforce any of its terms.

6. Medical Expenses

Medical expenses incurred by You arising from:

- An act of attempt of suicide;
- Intentional self-inflicted injury;
- Any criminal act committed by or against You other than Theft;
- Pre-existing medical condition(s);
- Injury sustained in excess of self-defence

7. Economic Sanctions

The Insurer will not be liable to provide any coverage or make any payment under this Policy if to do so would be in violation of any sanctions law or regulation which would expose the Insurer, its parent company or its ultimate controlling entity to any penalty under any sanctions law or regulation.

8. Confiscation or Detention by Government Authorities

Any loss (whether temporary or permanent) of Your property or any part thereof by reason of confiscation, requisition, detention or legal or illegal occupation of such property or any premises, vehicle or thing containing the same by any government authorities.

9. State of Emergency

Any loss, damage or other contingency happening during the existence of a state of emergency as declared by the local authorities (whether physical or otherwise) which is occasioned by or through or in consequence directly or indirectly of any of the said occurrences except to the extent that You shall prove that such loss, damage or other contingency happened independently of the existence of the state of emergency as declared by the local authorities.

D. Your Policy Conditions**1. Geographical Coverage**

This Policy coverage is limited to loss, damage or liability occurring within Singapore unless otherwise stated.

2. Governing Law

This Policy is governed by the laws of Singapore.

3. Burden of Proof

If We allege that by reason of any of the exclusions under Part C above, any loss, damage, injury or liability is not covered by this Policy, the burden of proving the contrary shall be on You.

4. Duty of Disclosure

As explained in Part A of this Policy, all information You provide to Us in the Application Form and through any other means form the basis of this contract of insurance between You and Us. You must inform us immediately if any of the information that You have given us changes or is no longer accurate.

You must also inform Us of any other facts which You know or ought to know which may affect Our decision whether to continue to insure You and on what terms.

These information/facts could result in additional premium being payable and different terms and conditions may apply on this Policy. If such information is not disclosed to Us or if there is any fraud, misstatement or concealment in respect of this Policy or of any claim, You may not receive any benefits under this Policy and/or We may cancel or void this Policy.

5. Duty of Care

You must take all reasonable precautions to reduce or remove any risk of loss or damage or liability and keep the subject matter of insurance in good condition.

6. Pair and Set

Where an item lost or damaged forms part of a pair or set, We will not pay more than the value of any particular part which may be lost or damaged nor more than a proportionate value that the lost or damaged item bears to the value of the pair or set.

Our payment will exclude any special value which such item may have as a pair or set.

7. Insurance to Value

When the sum insured as specified in the policy schedule under the Building cover, the Household cover and/or the Personal Effects cover is lower than the actual value to replace the insured Building, Household Contents and Personal Effects respectively, Our maximum claims payment will be based on the proportion of the sum insured to the actual replacement value applied to the amount of loss or damage. This clause does not apply to any other covers.

8. Due Diligence

You will observe, comply and fulfill the terms, provisions, conditions and endorsements of this Policy in so far as they relate to anything to be done or complied with. If You fail to observe, comply with or fulfill any of the terms, provisions, conditions and endorsements of this Policy, We are not liable to make any payment under this Policy.

9. Notification and Claims Procedures

In the event of an occurrence that may lead to a claim under this Policy:

- You must take necessary measures to prevent and avoid further loss or damage;
- You must give immediate written notice to Us of the occurrence in any case no later than seven (7) days' after the occurrence of any event which may give rise to a claim;
- In the case of Theft, ATM Assault or any criminal act, You must immediately lodge an official report with the police or, where appropriate, to a recognised governmental law enforcement agency. You will also co-operate with Us to secure the conviction of the offender.
- You must not make any admissions, offers, promises or payment, or conduct any negotiations, without Our prior written consent or Your claim may not be approved and paid by Us;
- You will deliver to Us within thirty (30) days after the receipt of a claim form from Us, such details and written proof as may be required under such claim form or by Us from time to time;

- You must notify and forward to Us every letter, claim, demand, Writ of Summons and process which is received in connection with the claim immediately on receipt. You will also notify Us immediately of any impending prosecution, inquests, Court proceedings or offers of settlement; and
- In the event of a Personal Accident claim under Part B of this Policy, We will be allowed, at Our own expense and upon reasonable notice to You, to subject You to a medical examination from time to time, or in the case of death, upon reasonable notice to Your personal representatives, to have a post mortem examination of Your body.

10. Conduct of Proceedings

We may take over and conduct in Your name or the name of any other person covered under this Policy, any defence or settlement of any claim made against You or such person and pursue in Your name or the name of such person, for Our own benefit, against anyone responsible for any claim paid by Us.

Anyone covered under this Policy shall give Us all information and assistance as We may require. We shall have full discretion in the conduct of any proceedings and/or on how We settle a claim.

11. To Whom Payment of Proceeds Made

Any payment made to You pursuant to a claim under this Policy will be an effectual discharge of Our liability for that claim.

12. Basis of Settlement

We will, at Our sole discretion, decide whether to reinstate or pay for the cost of repairs. We will pay up to the maximum limit specified in the policy schedule for the cost of repairs following a partial damage or replacement as new following total loss or damage.

13. Subrogation

No admission, offer, promise or payment shall be made by You without Our written consent and We shall be entitled if We so desire to take over and conduct in Your name the defence of any claim or prosecution or to prosecute in Your name for Our benefit any claim for indemnity or damages or otherwise against any third party, and shall have full discretion in the conduct of any proceedings in the settlement of any claim and You shall at Our request promptly give all such information and assistance as We may require.

14. Exceptions to Indemnity

Notwithstanding anything to the contrary in this Policy, We will not indemnify You for any:

- Compensation for damage in respect of judgments not in the first instance delivered by or obtained from a court of competent jurisdiction within the Republic of Singapore.
- Costs and expenses of litigation recovered by any claimant from You which are not incurred in and recoverable in the Republic of Singapore.

15. Policy Reinstatement

In the event of a claim arising from Insured Perils other than Theft, We may, at Our sole option and discretion, reinstate the Policy and reserve the right to charge additional premium or reinstate the Policy without additional premium or terminate the Policy by sending 7 days' notice by registered letter to You at Your last known address and any unused premium upon cancellation will be refunded on a pro-rated basis for the unexpired term of this Policy. In the event of a claim arising from Theft, the sum insured will be reduced by the loss amount for each and every claim and shall not exceed the sum insured stated in the Schedule. No reinstatement of the Policy will be allowed in the event such sum insured is exceeded.

16. Fraud

If You make any claim under this Policy which is in any respect fraudulent or if You or any one acting on Your behalf use any fraudulent means or devices to obtain any benefit under this Policy, all benefits under this Policy will be forfeited.

17. Cancellation

We may cancel this Policy by giving You 7 days' notice at Your last known address.

You may also cancel this Policy by writing to Us.

You will not receive any refund of premium if on or before cancellation of this Policy:

- a claim has arisen; or
- You have not promptly paid the premium due.

18. Duplication of Cover and Other Insurance Cover

If You make a valid claim under this Policy, and have more than one policy with Us which is the same product and provides the same cover, We will consider You to be insured under the policy which provides the highest benefit level. If the cover is for reimbursement of costs, expenses or third party liability payments and You have more than one policy with Us which provide the same or similar cover but which are not identical products, such costs, expenses or third party liability payments will be distributed proportionately between the policies based on the proportion of the cover limit. If however the cover is for reimbursement of costs, expenses or third party liability payments and You have insurance with other insurers providing the same or similar cover, We will only pay You Our proportion of the cover limit of your claim based on the total number of policies covering such claim against the proportion of the cover limit of the other insurer(s) subject always to the limit under this Policy and any other policy(ies) You have with Us.

19. Dealing with Disputes

Any disputes arising out of this Policy shall first be referred to the Financial Industry Disputes Resolution Centre Ltd (FIDREC), where it falls within FIDREC's jurisdiction. If the dispute cannot be referred to or resolved by FIDREC, it shall be referred to and finally resolved by arbitration in Singapore in accordance with the Arbitration Rules of the Singapore International Arbitration Centre ("SIAC Rules") for the time being in force, which rules are deemed to be incorporated by reference in this clause. The Tribunal shall consist of one (1) arbitrator.

20. Waiver of Your Rights

If We reject liability for any claim made under this Policy and it is not referred to arbitration within 12 months from the date of Our rejection, it shall be deemed that You have accepted Our rejection of Your claim and You have waived all Your rights with respect to such a claim.

21. 14 Days Free Look Privilege

You have 14 days from the receipt of this Policy to examine its terms and conditions. You may cancel this Policy within this 14 days period by written request to Us. If there is no claim made within this 14 days period, We will refund You any premium paid. If this Policy is sent by post, it is deemed to have been delivered in the ordinary course of post. Once this Policy is cancelled, We will have no liability under the cancelled Policy and We will be entitled to recover any expense incurred by Us in underwriting this Policy. This provision is not applicable to any policies with terms of cover of less than a year and to renewals.

22. Premium Payment for Annual Renewals

Unless cancelled by You or by Us, this Policy will be automatically renewed by the payment of premium subject to all terms, conditions and exclusions of this Policy. Our acceptance of premium will constitute consent to renewal. In any event, Your coverage will terminate when the Policy terminates.

23. Premium Payment for Monthly Renewals

Unless cancelled by You or by Us, this Policy will be automatically renewed by the payment of premium subject to all terms, conditions and exclusions of this Policy. Our acceptance of premium will constitute consent to renewal. In any event, Your coverage will terminate when the Policy terminates.

24. Payment before Cover Warranty (Applicable only for Individual Policyholder)

Notwithstanding anything contained in this Policy, You agree and acknowledge that:

- (a) The total premium due must be paid and actually received in full by Us (or the intermediary through whom this Policy was effected) on or before the Effective Date of this Policy or Renewal Certificate.
- (b) In the event that the total premium due is not paid and actually received in full by Us (or the intermediary through whom this Policy was effected) on or before the Effective Date, then the Policy or Renewal Certificate will be deemed to be cancelled immediately and no benefits will be payable by Us as cover never attached. Any payment received thereafter shall not affect the cancellation of the Policy or Renewal Certificate.
- (c) In respect of coverage with a "Free Look" provision, You may return the original policy document to Us or Our intermediary within the "Free Look" period if You decide to cancel the cover during the "Free Look" period. In such an event, You will receive a full refund of the premium paid to Us provided that no claim has been notified or made under this Policy.
- (d) If payment of full premium is to be made by credit card or bank GIRO whether monthly, annually or at such periods as may be agreed, the submission to Us of a complete and properly signed Direct Debit Authorisation form (or such other form as may be required by the card centre, bank or Us) to Us on or before the Effective Date will be deemed to be payment received by Us, subject to clause (e) below.
- (e) In the event of any rejection by the card centre or bank of the Direct Debit Authorization Form (or such other form as referred to in clause (d) or any inability by Us to obtain payment of the premium by credit card or GIRO deduction due to any reason), We will allow a second attempt for the charge and deduction of the outstanding premiums from the relevant card centre or bank. Should the second attempt fail for any reason, the Policy or Renewal Certificate will be deemed to be cancelled immediately effective from the day of the month when premium was due and unpaid and no benefits whatsoever will be payable by Us as cover never attached. Any payment received thereafter shall not affect the cancellation of the Policy or Renewal Certificate.

25. Premium Payment Warranty (Applicable only for Corporate Policyholder)

If the period of insurance is 60 days or more, the premium due must be paid to and actually received in full by Us or the intermediary through whom this Policy was effected ("the Intermediary") within 60 days of :-

- the inception date of the coverage under this Policy, Renewal Certificate and/or Cover Note; or
- the effective date of each Endorsement, if any, issued under this Policy, Renewal Certificate and/or Cover Note.

If the premium due is not paid to and received in full by Us or the Intermediary within the 60-day period specified above:

- a) the coverage under this Policy, Renewal Certificate, Cover Note and/or Endorsement shall be deemed to be automatically cancelled upon the expiry of the 60-day period;
- b) the deemed cancellation shall not affect any claim by You for loss suffered within the 60-day period; and
- c) You will still be liable to pay to Us "time on risk" premium computed on a pro-rata basis, subject to a minimum of \$25.00.

If the period of insurance is less than 60 days, any premium due must be paid to and actually received in full by Us or the Intermediary within the period of insurance.

26. Validity of Remainder of Policy

In the event that any portion of this Policy is found to be invalid or unenforceable, the remainder of this Policy will remain valid, in full force and effect.

27. Data Use

You have agreed and consented that We may collect, use and process Your personal information (whether obtained in this application form or otherwise obtained) and disclose such information (whether in or outside of Singapore) to the following:

- (a) Our group companies;
- (b) Our (or Our group companies') service providers, reinsurers, agents, distributors, business partners;
- (c) brokers, Your authorized agents or representative, legal process participants and their advisors, other financial institutions;
- (d) governmental / regulatory authorities, industry associations, courts, other alternative dispute resolution forums, for the purpose stated in Our Data Privacy Policy which include:
 - Processing, underwriting, administering and managing Your relationship with Us;
 - Audit, compliance, investigation and inspection purposes and handling regulatory governmental enquiries;
 - Compliance with legal or regulatory obligations, risk management procedures and Our internal policies;
 - Managing Our infrastructure and business operations; and
 - Carrying out market research and analysis and satisfaction surveys.

Note: Please refer to the full version of Our Data Privacy Policy found at http://www.aig.sg/sg-privacy_1030_237853.html.

If You have not opted out, You have also consented to Us, Our group companies, service providers and business partners using, processing and disclosing Your personal information to:

- (a) Enrol You in contests, prize draws and similar promotions
- (b) Contact You to market other insurance, and/or Our, Our group companies and /or Our business partners' financial products and / or services.

If You have any questions about Our collection, use and disclosure of personal information, You may contact Our Data Protection Officer at singaporedataprotectionofficer@aig.com

28. Insurance Act 1966

This Policy is issued in Singapore and is subject to the Insurance Act 1966.

When You applied for this Policy, a declaration made by You at that time that You are ordinarily resident in Singapore must satisfy any one of the following descriptions of being treated as "ordinarily resident in Singapore":

- You are a citizen of Singapore, unless You have resided outside Singapore continuously for 5 or more years before the application date of the Policy and are not currently residing in Singapore;
- You are a permanent resident, unless You have resided in Singapore for less than a total of 183 days in the 12 months before the application date of the Policy;
- You have a work pass or permit required under the Employment of Foreign Manpower Act 1990, unless You have resided in Singapore for less than a total of 183 days in the 12 months before the application date of the Policy; or
- You have a pass or permit required under the Immigration Act 1959 that has duration longer than 90 days and You have resided in Singapore continuously for at least 90 days in the 12 months before the application date of the Policy.

If You do not satisfy any one of the above definitions of being "ordinarily resident in Singapore", You must notify Us immediately.

29. Written Notice

Every notice or communication to be made under this Policy shall be given in writing to Us.

30. Currency

All benefits payable under this Policy will be in Singapore dollars. When a claim is made by You for losses incurred in a foreign currency, We will pay You in Singapore dollars based on the prevailing currency exchange rate as determined by Us.

31. Assignment

No assignment of interest under this Policy will be binding upon Us. We do not assume any responsibility for the validity of any assignment

32. Compliance with Policy Provisions

The due observance and fulfillment of the terms and conditions of this Policy so far as they relate to anything to be done or complied with and the truth to the best of Your knowledge and belief of the information furnished to Us in connection with this insurance shall be conditions precedent to Our liability. Failure to comply with any of the provisions contained in this Policy will invalidate all claims made under this Policy.

33. Entire Contract

This Policy, policy schedule and where applicable certificate of insurance, hold cover letter/cover note, Endorsement, Application Form, declaration and any other statements in writing will be read together as one contract. In the event of a conflict, the terms, conditions or provisions of this Policy will prevail. No agent has the authority to change or waive any provisions of the insurance. No change of provisions will be valid unless approved by Us and such approval will be endorsed onto this Policy.

E. Your Policy Definitions

Any word or expression which has a specific meaning has the same meaning whenever that word or expression is used in this Policy, policy schedule, and where applicable certificate of insurance, hold cover letter/cover note and Endorsement.

Accident means a sudden, unforeseen and fortuitous event.

Accidental means a loss or damage occurring due to an Accident.

Accidental Damage/Accidentally Damaged means the subject of coverage under this Policy being no longer able to perform its intended function due to an Accident.

Accidental Death means death by or as a result of an Accident

Act of Terrorism means an act which may or may not involve the use or threat of use of force or violence by any person or group of persons. This is regardless of whether any person or group is acting alone or on behalf of or in connection with any organisation or government 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.

Application Form refers to the completed form(s) signed by You for this Policy whether prior or subsequent to inception of this Policy or for and upon renewal of this Policy.

ATM means automatic teller machines.

ATM Assault means the criminal act of Theft and stealing of Your Monies occurring within the period 1 hour from the time You withdraw the Monies from an ATM.

Building means Your Residence and fixtures and fittings provided by HDB or private developer based on the current standard and specifications as defined by HDB or the developer including fixtures and fittings and interior decorations added by You or by any previous owner(s) but excluding those in the common areas.

Business means (i) a trade, profession or occupation including those conducted on a full-time, part-time or occasional basis; or (ii) any other legal activity in which one is engaged for money or other compensation.

Conservancy charges means the maintenance fee that goes to the estate for the upkeep of the common property.

Domestic Worker means any house, stable or garden servant or motor car driver, employed in or in connection with the domestic services of any private premises as defined under the Employment Act 1968.

Effective Date means the commencement date of insurance, whether at inception or upon renewal as specified in the period of insurance under this Policy.

Emergency Home Assistance Services or **Services** means the scope of services as described under Complimentary Emergency Home Assistance Services.

Endorsement means a change to information of this Policy and/or the cover We provide. The endorsement which applies to this Policy will be shown in a schedule.

Excess means the amount shown in the Policy or certificate of insurance which You must pay for every claim.

Flood means an inundation of water to the building due to water overflowing or escaping from their normal channel, include but not limited to overflowing or bursting of public water pipe or any other flow or accumulation of water originated outside Your Residences.

Fraudulent Use of Payment Card means the illegal or unauthorised use of a Payment card by any person. This includes illegal or unauthorised financial transactions made falsely and dishonestly with Your name through Identity Fraud.

Fungi means any type or form of fungus, including but not limited to, all forms of mould or mildew, and any mycotoxins, spores, scents, vapours, gas, or substance, including any by-products, produced or released by "fungi".

HDB means the Housing and Development Board.

Home Product means Kitchen Product, television, air-conditioner, audio equipment and video equipment.

Home Assistance Provider means an independent contractor We have appointed to assist You to search for repairer(s) to provide You with the Services at Your Residences.

Household Contents means Your interior decorations, fixtures and fittings installed by You (not provided by HDB), furniture and furnishings, clothing and personal effects belonging to You or Your Immediate Family or Domestic Worker permanently residing with You but excludes deeds, bonds, bills of exchange, promissory notes, cheques, travellers' cheques, securities for money, documents of any kind, cash and currency notes. Fixtures and fittings and interior decorations added by You or by any previous owner(s) are also excluded if Building is taken up.

Identity Documents means Your identity card, passport, immigration permit, employment pass, birth certificate, driver's license and other documents of identity belonging to You and duly issued by the governmental authorities of Singapore, or by the governmental statutory or regulatory authorities of Your country of origin, including any travel document of identity whether issued by the government of Singapore or of any other country having the characteristics of a passport.

Identity Fraud means the unauthorised or illegal use by anyone of Your Identity Document and/or Identity Information with fraudulent, dishonest or criminal intent.

Identity Information means the information pertaining to Your identification contained in the Identity Document, including Your personal particulars, signature or finger impressions.

Immediate Family means any individual ordinarily residing in Your Residence and who is related to You by blood, through marriage or through adoption under any written law, including co-owners domestic servants, room-mates and co-owners ordinarily residing in Your Residence.

Inception Date means the commencement date of insurance at inception as specified in this Policy.

Injury means bodily Injury which is sustained by You during the period of insurance and is caused by an Accident solely and independently of any other causes.

Injury due to ATM Assault means bodily injury which You sustained in the course of and as a direct result of ATM Assault committed against You.

Injury due to Theft means bodily injury which You sustained in the course of and as a direct result of Theft committed against You.

Jewellery means personal ornaments made of gold, silver, jewel or other precious metal and watches.

Kitchen Product means cooker hob, cooker hood, conventional oven, microwave oven, refrigerator, washer, dryer, washer dryer combo and dishwasher.

Legal Fees means the professional fees and disbursements charged for legal services rendered by a lawyer or legal practitioner whose engagement had been first approved by Us.

Loss of Wages means loss of usual wages, remuneration or income which You suffered for Your necessary absence from work.

Medical Expenses means medical costs incurred and paid by You, within 6 months of You sustaining injury, to a legally qualified medical practitioner, physician and surgeon for medical, surgical, X-ray, hospital and/or ambulance hire but excluding the cost of dental treatment unless such treatment is necessarily incurred due to an Injury.

Monetary Loss means any financial loss suffered by You as a direct result of Identity Fraud or Fraudulent Use of Payment Card. This includes the loss of monies due to transfer of funds or the incurrence of debt.

Monies means the official currency, coins or notes issued by a government or national bank.

Payment Card means Your ATM cards, credit cards, debit cards or loan (credit line) cards validly issued by banks in Your name but excludes pre-paid cards or any medium by which pre-payment is required or money is debited or credited via electronic means.

Personal Effects means any of Your personal belongings including Your Identity Document which was physically carried or worn by You at the time of loss or damage, but excluding any personal belonging or Contents, locks and keys to Your Residence, Monies, bank notes, cheques, securities for money or its equivalent.

Physician means a qualified and registered medical practitioner or surgeon licensed under any applicable laws and acting within the scope of his/her licensing and training. The attending Physician shall not be You, Your business partner or Your employer or employee, Your agent, or a person who is related to You in any way.

Policy means the Application Form, policy terms and conditions, policy schedule and, where applicable, certificate of insurance, hold cover letter/cover note and Endorsement to this Policy.

Policy Period shall mean a period of 12 months from the inception or renewal date stated in the policy schedule.

Policyholder means the person named in the Schedule as the policyholder and insured under this Policy.

Product means Kitchen Product and Home Product.

Residence means the dwelling place that You ordinarily reside in at the time of occurrence of an event giving rise to a claim under this Policy. If Your dwelling place is a landed property, the location of risk will be within the boundary walls, gates and fences of the landed property.

Spouse means the Insured's legal Spouse

Storage Facility means commercial storage companies in Singapore in the business of providing storage or warehousing services.

Theft or Stolen means the dishonest and illegal act of theft, burglary, robbery or stealing committed against You and for which occurrence an official report is lodged or made to the police or recognised government law enforcement agency within a reasonable period of time of its occurrence.

Water Pipes means rigid pipes that are found within Your Residence, frequently made of polyvinyl chloride (PVC/uPVC), ductile iron, polyethylene, or copper, and which carry water to and within Your Residence.

We/Us/Our means AIG Asia Pacific Insurance Pte. Ltd.

You/Your means the policyholder in this Policy and any member of the policyholder's Immediate Family provided cover is extended to include such Immediate Family as specified in the policy schedule.

F. Your Policy Endorsements (where applicable)

The following endorsements apply to this Policy only if the corresponding endorsement number is shown in the policy schedule under the heading "Subject to Endorsement".

Personal Effects

Under this cover, the term "You/Your" does not include any Immediate Family unless cover is expressly extended to include Immediate Family in the policy schedule.

We will cover You for the loss or damage to Your Personal Effects, up to the maximum annual limit as stated in the policy schedule, but no more than \$10,000 per article unless specifically itemized in the Policy schedule under the Household Contents cover. You will have to pay the Excess of \$200 for every claim or series of claims

The Pair and Set cover applies to this cover.

In addition cover is extended to the following:

- Cost of replacement for locks and keys to Your Residence in the event that the keys to Your Residence are lost due a Theft outside Your Residence, up to the annual limit of \$500 in a Policy Period;
- Loss or damage suffered as a result of an ATM Assault, up to the maximum specified limit per occurrence as stated in the policy schedule You will have to pay the Excess of \$200 for every claim or series of claims
- Medical Expenses incurred as a result of Injury due to an ATM Assault or to Theft of Personal Effects whilst outside Your Residence, to the maximum limit of \$1,000 per occurrence. .

This Policy coverage covers You anywhere in the world.

We will not cover any loss or damage arising from:

- Mysterious disappearance;
- Misplacement;
- Electrical or mechanical breakdown(s);
- Wear and tear depreciation, the process of cleaning, dyeing, repairing or restoring any article, the action of light or atmospheric conditions, moth, insects, vermin or any other gradually operating cause.
- Personal Effects being carried or worn as part of business or professional use;
- Personal Effects which were not carried or worn at time of loss;
- Personal Effects which do not belong to You or belonging to others that are in Your care, custody or control.
- Accidental damage or damage arising out of Your intentional act or negligence to laptops, portable electronics or mobile phones.

Identity Fraud

Under this cover, the term "You/Your" does not include any Immediate Family unless cover is extended to include Immediate Family in the policy schedule.

We will cover You for monetary loss suffered up to the maximum limit per occurrence as specified in the Policy schedule. You will have to pay the Excess of \$200 for every claim or series of claims.

Your Legal fees, Loss of Wages or other incidental costs incurred by You in Singapore to deal with, handle, manage or resolve the Identity Fraud will be covered up to the maximum limit per occurrence in the Policy schedule. For the avoidance of doubt, We will only pay such Legal fees, Loss of Wages or other incidental costs if you obtain our prior written consent to incur the same. You will have to pay the Excess of \$200 for every claim or series of claims

This Policy coverage covers You anywhere in the world.

We will not cover for loss, damage, liability or expense:

- Arising from any contractual arrangement between You and the issuer of the Payment Card, including but not limited to late payments charges, penalties payable by You pursuant to Your agreement with the issuer of the Payment Card;
- You could otherwise claim from the issuer of the Payment Card;
- You incur outside of the Republic of Singapore to deal with, handle, manage or resolve the Identity Fraud.

Multi-Appliances Extended Warranty

We will cover You up to the annual limit specified in the Policy schedule for the cost incurred for the repair to Your Kitchen Product or Home Product undertaken by Our appointed repairer in the event of mechanical or electrical failure.

The coverage is only applicable for Products for domestic and personal usage and is limited to one (1) unit in each Product category within Singapore.

We will not cover for:

- any loss reported within the first thirty (30) days from the Policy Effective Date. This shall not be applicable to renewal policy(ies);
- any Products modified from its original condition;
- any Products below one (1) and above five (5) years old at the time which the claim was lodged; or
- any loss not reported to Us prior to any repairs;
- any Product repairs which is covered under the manufacturer's original warranty, repairer's warranty, or any other warranties;
- any defective Product that is subject to the manufacturer's recall;
- any loss or Injury to a person or loss or damage to property or for any loss of profit, incidental, contingent, special or consequential damages;
- parallel imported Product which refers to a Product sold through unauthorized manufacturer distribution channels;
- manufacturer's recommended routine maintenance of Products such as inspections, cleaning, lubrication and external adjustments. These include, but are not limited to, cleaning of filters, vents, condensers and water pumps; Freon (gas) recharge; television tuning;
- non-operating and cosmetic items, paint, color, or Product finish; accessories used in or with the Product; external cables and cords; glass and lens; add-on parts or options; unauthorized modifications made to the Product; a Product with altered serial numbers; breakdown in Product function occurring due to a failure to follow the manufacturers' instructions for installation, operation or maintenance instructions; any items not affecting Product function;
- lights, mirrors, ceramic or any other glass components of the Product; or
- external faults such as wiring, electrical connection or plumbing;
- repairs necessitated by accidental or intentional physical damage, burglary, theft, spilled liquids, corrosion, animal and insect infestation, misuse, abuse or damage caused by non-authorized repair personnel;
- a diagnosis where no defect has been found or noted;
- defects and on-site service charges not covered under the manufacturer's primary written warranty;
- transportation, shipping or delivery charges, express service charges, transportation damage; removal or reinstallation of the Product, provision of a Product on loan during repair process; and Product used for commercial purpose, rental or generation of profit.
- Any bodily injury or property damage to anyone;
Any direct, indirect loss or any incidental, contingent, special or consequential damages including but not limited to loss of data, loss of use, loss of profit or good will; and
- Loss or damage of the Product resulting from Theft, fire, Flood or act of god.

IMPORTANT NOTICE

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 AIG Asia Pacific Insurance Pte. Ltd. or visit the AIG, GIA or SDIC web-sites (www.aig.sg or www.gia.org.sg or www.sdic.org.sg)