

**Policy Number:** F0239635

**Insured Person(s):** Individual customers of Singtel who have received the Order Confirmation Email

## Singtel Home Protect

### WHAT WE COVER

Whereas the Insured Person has requested Us to grant the benefits hereinafter referred to and in consideration of payment of the necessary premiums to Us, We hereby agree to indemnify the Insured Person, subject to all the terms, provisions, conditions and endorsements of this Policy.

#### **Section 1 – Fire and Insured Perils**

We will indemnify You against loss of or damage to PROPERTY INSURED stated below, belonging to You and/or any member of Your family, whilst contained in Your Home, caused by any of the Insured Perils during the Period of Insurance up to the SUM INSURED stated below:

	PROPERTY INSURED	SUM INSURED
Section 1 (A)	Home Contents, Valuables and Personal Effects	S\$ 40,000
Section 1 (B)	Renovation including Fixtures and Fittings	S\$ 40,000
Section 1 (C)	Replacement of Legal Document	S\$ 300
<b>Total Sum Insured under Section 1:</b>		<b>S\$ 80,300</b>

We may at Our option repair, reinstate or replace any property lost or damaged or may pay in cash the amount of the loss or damage. This Section is arranged on a first loss basis, it being understood that We shall pay losses up to the Sum Insured stated under this Section without the application of average.

#### **Provisos**

- Our liability for loss or damage to Valuables shall not exceed S\$2,000 for any one article and up to 35% of the total Sum Insured under this Section.
- Our liability for loss or damage to laptop computers including accessories and batteries shall not exceed S\$2,000 in the aggregate.
- Our liability for loss or damage to Bicycles and Personal Mobility Devices shall not exceed S\$1,000 in the aggregate.

#### **Pair and Set Clause**

Where an insured item consists of articles in a pair or set, We shall 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 the article may have as part of such pair or set, nor more than a proportional part of the Sum Insured of the pair or set.

#### **Exclusions to Section 1**

We will not be liable in respect of:

- inherent fault, latent defect or faulty workmanship, defective design or use of defective material;
- any loss, destruction or damage as a result of the Building awaiting or undergoing renovation, maintenance, alteration or extension, construction or demolition;
- unexplained loss or mysterious disappearance;
- Theft or any attempt thereof by You and/or members of Your Family;
- any loss or damage during any period in excess of sixty (60) consecutive days during which the Building is left unoccupied
- breakage or scratching of glass or other items of brittle or fragile nature (other than camera lenses) unless caused by fire or Theft;

#### **Basis of Settlement**

The basis of settlement of any claim shall be as follows:

- for partial damage, the cost of reasonable and economical repairs to a condition substantially the same as but not better or more extensive than the condition when new. If such repair is not carried out within twelve (12) months from date of occurrence, We will settle claims on indemnity basis (i.e. the cost of reasonable and economical repair of

- damaged item less an amount for wear and tear or depreciation).
- (b) for total loss, the full cost of the replacement item will be indemnified without deduction for wear and tear or depreciation except in respect of wearing apparel, curtains, bed sheets or bed linens. Provided always that the replacement item is substantially the same as but not better or more extensive than the item damaged or lost when new.

## **Section 2 - Personal Liability**

We will indemnify You as owner and/or occupier of Your Home and members of Your family residing in Your Home against all sums for which You and/or Your family may be legally liable to a third party in respect of:

- (a) Accidental bodily injury (whether fatal or not)/ death; and/or  
(b) Accidental damage to property

occurring during the Period of Insurance.

In addition, in respect of a claim to which this indemnity applies, We will pay:

- (a) all costs and expenses of litigation recovered by any claimant against You and/or Your family; and/or  
(b) all costs and expenses of litigation incurred by You and/or Your family with Our written consent

Provided always that Our maximum liability for compensation under this Section shall not exceed the limit of **S\$500,000** in the aggregate for all claims in respect of or arising out of one occurrence or in respect of or arising out of all occurrences of a series consequent on or attributable to one source or original cause.

In the event of the death of any person entitled to indemnity under this Section, We will, in respect of the liability incurred by such person, indemnify his legal representatives in the terms of and subject to the limitations of this Policy provided that such representatives shall as though they were the Insured Person observe, fulfil and be subject to the terms exceptions and conditions of this Policy in so far as they can apply.

### **Exclusions to Section 2**

We shall not be liable in respect of:

- (a) bodily injury to any person being a member of Your family or at the time of sustaining such injury is engaged in and under a contract of service or contract for service verbal or otherwise with You.  
(b) damage to property belonging to or in the charge of or under the control of You or any member of Your family or household or of a person in and under a contract of service or contract for service verbal or otherwise with You.  
(c) bodily injury or damage arising out of or incidental to:  
(i) Your profession or business;  
(ii) the use of motor vehicles, Personal Mobility Devices, watercraft, aircraft or aerial devices (including drones); or  
(iii) any commodity, article or thing supplied, repaired, altered or treated by You or to Your order and/or Your family (excluding food and beverage served for consumption by You and/or Your family in Your Home).  
(d) any liability which attaches by virtue of an agreement but which would not have attached in the absence of such agreement.  
(e) any liability resulting directly or indirectly from the transmission of any communicable disease by You or any member of Your family or pets.  
(f) any liability caused by or arising from or in connection with the ownership of any dog breeds falling within Scheduled Dogs – Part 1 and 2 (as defined by the Animal and Veterinary Service) or unlicensed dogs.  
(g) any liability in respect of bodily injury and loss or damage caused by or in connection with or arising from alterations, additions and repairs to Your Home and/or whilst Your Home is undergoing renovation or construction.  
(h) any loss of or damage caused by or arising from or in connection with vibration or interference with support of land, building or other property or subsidence or any earth movement.  
(i) any liability arising out of libel and slander.  
(j) any liquidated damages awarded under any penalty clause or any punitive or exemplary damages.

### **Territorial Limits**

- (a) Anywhere in Singapore  
(b) Worldwide excluding USA and/or Canada in respect of travel abroad provided such travel shall not exceed ninety (90) consecutive days in any one Period of Insurance.

### **Jurisdiction Clause**

The indemnity provided by this Section shall only apply in respect of judgments, which are in the first instance delivered by or obtained from a Court of competent jurisdiction in Singapore.

## **Section 3 - Family Personal Accident**

If You and/or Your Household Members suffer Bodily Injury caused by Accidental means whilst at Your Home during the Period of Insurance and if such Bodily Injury shall within three (3) calendar months result in death or Permanent Total Disablement, We will pay compensation as per the Schedule of Compensation below (not to exceed 100% in total aggregate). We will pay compensation to You or in the event of death to Your legal personal representatives.

Capital Sum Insured: **S\$10,000 per person** and up to a total aggregate limit of **S\$50,000 per Household**

<b>Schedule of Compensation</b>	<b>% of Capital Sum Insured</b>
1 Death	100%
2 Permanent Total Disablement	
- Total paralysis	100%
- Total & Permanent Loss of all Sight in both eyes	100%
- Total Loss by physical severance or Total & Permanent Loss of Use of:	
o One or both hands at wrist	100%
o Arm at shoulder or between shoulder & elbow or below elbow	100%
o Leg at hip or between knee & hip or at or below knee	100%

For the purpose of this Section, Household Members shall mean Your spouse, parent(s), parent(s)-in-law, Child/Children (including stepchild/children and legally adopted child/children).

### **Exclusions to Section 3**

We shall not be liable in respect of:

- (a) intoxication by alcohol, narcotics or drugs (unless administered under the order of a hospital or a Medical Practitioner.
- (b) suicide or any attempt thereat, intentional self-injury, insanity of any degree, conversion disorders, psychosomatic illnesses or nervous or mental disorders of any kind, intemperance, drug habit, venereal disease, acquired immune deficiency syndrome (AIDS) or AIDS related complex or any consequence thereof.
- (c) deliberate exposure to needless danger (except in an attempt to save human life) or pre-existing physical defect or infirmity.
- (d) pregnancy, childbirth, miscarriage or any complications thereof.
- (e) any kind of disease, sickness, parasite or infection other than bacterial infection occurring in consequence of an Accidental cut or wound.
- (f) direct or indirect consequence of any illness.
- (g) dental care or surgery, cosmetic or plastic surgery except necessitated by Bodily Injury caused by Accident.
- (h) Bodily Injury from food poisoning and direct violent skin contact caused by an insect or animal.

### **Age Limit**

This Section shall not cover persons below one (1) year old or above seventy (70) years old at the inception of cover with reference to the date of birth.

### **Section 4 - Home Improvement**

In the event of a valid Total Permanent Disablement claim made under Section 3 for the same Accident, We will reimburse the necessary cost of improvement or modification to 'accident proof' Your Home up to a limit of **S\$500** during the Period of Insurance which covers any of the following:

- Slip-resistant treatment to flooring within Your Home
- Purchase and installation of grab bars within Your Home
- Purchase and installation of foam flooring within Your Home
- Purchase and installation of ramps within Your Home or at the main entrance of Your Home
- Purchase and installation of camera monitoring system or emergency alarm system within Your Home

### **Section 5 - Singtel Bill Protection**

#### **Section 5(A)**

In the event You sustain Bodily Injury as a result of an Accident during the Period of Insurance anywhere in Singapore and if such Bodily Injury shall within three (3) calendar months result in death or Permanent Total Disablement, We will reimburse Your Singtel monthly bill up to a limit of S\$80 per month for up to a maximum of twelve (12) months, provided that the Singtel bill is in the name of the Insured Person at the time of the Accident.

#### **Exclusions to Section 5(A)**

Same Exclusions as per Section 3.

#### **Section 5(B)**

In the event of any disruption to the Singtel services at Your Home caused by any of the Insured Perils during the Period of Insurance, We will reimburse Your Singtel monthly bill up to a limit of S\$280 per month and up to a maximum of three (3) months. The payout will be pro-rated by the number of days of service disruption if the disruption lasts for at least 24 hours. No benefit will be payable under this Section if the disruption is less than 24 hours.

#### **Exclusions to Section 5(B)**

Same Exclusions as per Section 1.

### **Section 6 - Home Assistance Services**

In the event of a triggered event at Your Home during the Period of Insurance, We will reimburse up to the limit of **S\$120 per event** and utilization of up to **two (2) events during the Policy Period** for any of the following Services, excluding spare part replacements. We shall not pay for such Services made within the first one (1) month from the Policy Start Date.

- **Electrical Services**

In the event of an electrical power failure or blackout due to burnt fuse in Your Home during the Period of Insurance, We

will cover the cost of repair to the main electrical board, power supply socket, wall switch and electrical wiring.

What is not covered:

Repair or replacement of failed or malfunctioned electrical appliances like TVs, refrigerators, water heaters, ovens, cookers, etc.

- **Plumbing Services**

In the event of a clogged water supply system; clogged drainage system or leaking water pipe(s) during the Period of Insurance, We will cover the cost to replace or repair the burst pipes or the cost to clear blockage in water supply pipe or sewage pipe in Your Home.

What is not covered:

Concealed pipes, Leakages from Roof / Ceiling / Water Heater / Shower Head / Water Taps.

- **Locksmith Services**

We will cover the cost to engage a locksmith to repair or replace damaged locks or unlock any doors in Your Home caused by Theft consequent upon violent or forcible entry into Your Home or any attempt thereat during the Period of Insurance.

- **Air-conditioning Services**

In the event the air-conditioner unit in Your Home is not working or cannot be switched on due to a faulty compressor motor or fan, mechanical breakdown or gas leakages during the Period Of Insurance, We will cover the cost to repair Your air-conditioner unit.

What is not covered:

Water leakages or odour from air-conditioner due to lack of maintenance or has not been serviced for 6 months prior to the date of call, noisy air-conditioner vent or faulty ventilation duct.

- **Pest Control Services**

In the event Your Home is infested with pests (including bees and termites) during the Period of Insurance, We will cover the cost of pest control services to remedy the situation.

## GENERAL CONDITIONS (Applicable to the Whole Policy)

1. **Currency**

All amounts shown are in Singapore dollars.

2. **Cancellation of this Policy**

This Policy may be terminated by the Company by giving seven (7) days' notice in writing. Termination of this Policy by the Company shall be without prejudice to any claim arising prior to such termination. If the Company terminates the Policy or Singtel stops distributing this Policy, insurance coverage for all the Insured Persons for the Period of Insurance shall continue with no premium refund.

3. **Cancellation of Insurance Cover after Free Look Period**

After the Free Look Period, You may cancel the insurance coverage at any time during the Period of Insurance and the cancellation will apply from one (1) day after the date We receive the notice of cancellation and there will be no refund of premiums already paid to Us.

4. **Data Use**

Any information collected or held by Us whether contained in Your application or otherwise obtained may be used and disclosed to Our associated individuals / companies or any independent third parties (within or outside Singapore) for any matters in the normal course of arranging and administering Your insurance Policy and claim.

5. **Free Look Period**

You may cancel the insurance coverage within fourteen (14) business days from the Policy Start Date. Any premium already paid to Us will be refunded to You provided that We have not been notified of any claim.

6. **IT Clarification**

Property damage covered under this Policy shall mean physical damage to the substance of property. Physical damage to the substance of property shall not include damage to data or software, in particular any detrimental change in data, software or computer programs that is caused by a deletion, a corruption or a deformation of the original structure. Consequently the following are excluded from this Policy:

- (a) Loss of or damage to data or software, in particular any detrimental change in data, software or computer programs that is caused by a deletion, a corruption or a deformation of the original structure, and any business interruption losses resulting from such loss or damage. Notwithstanding this exclusion, loss of or damage to data or software which is the direct consequence of insured physical damage to the substance of property shall be covered.
- (b) Loss or damage resulting from impairment in the function, availability, range of use or accessibility of data, software or computer programs, and any business interruption losses resulting from such loss or damage.

**7. Governing Law**

This Policy shall be governed by and interpreted in accordance with the laws in Singapore.

**8. Observance**

Our liability under this Policy shall be strictly conditional upon the observance by You of the terms, provisions, conditions and endorsements of this Policy. Failure to comply with any of the terms, provisions, conditions and endorsements contained in this Policy shall invalidate all claims hereunder.

**9. Reasonable Care**

You shall take all reasonable care and precautions for the safety of the property insured.

**10. Contracts (Rights of Third Parties) Act (Chapter 53B)**

A person who is not a party to this contract shall have no right under the Contracts (Rights of Third Parties) Act (Chapter 53B) to enforce any of its terms.

**11. Renewal**

We shall neither be bound to send any notice of a Renewal Premium becoming due, nor to renew this Policy.

**12. Anti-bribery**

The Insured Person represents and undertakes to Us that (a) none of the Insured Person and its subsidiaries (collectively, the "Group") or any of their directors, officers, managers, employees or agents (collectively, the "Personnel") is engaging or has engaged in any activity or conduct which violates or is likely to violate any laws, rules or regulations of any jurisdiction relating to bribery, corruption or similar activities, and (b) the Group has implemented and maintains and enforces detailed policies and procedures binding on the Group and the Personnel which are designed to prevent violation of such laws, rules and regulations.

**GENERAL EXCLUSIONS (Applicable to the Whole Policy)**

We shall not be liable in respect of:

1. Any Accident, loss, damage, expense or liability directly or indirectly caused by or arising from or in consequence of or contributed to by:
  - (a) Nuclear weapon material.
  - (b) Ionizing radiation 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 General Exclusion 1(b) combustion shall include any self-sustaining process of nuclear fission.
2. Any loss (whether temporary or permanent) of the insured 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.
3. Any Accident, loss, damage, expense, liability or Bodily Injury occasioned by or through or in consequence directly or indirectly of:
  - (a) War, invasion, act of foreign enemy, hostilities or warlike operations (whether war be declared or not);
  - (b) Civil war, mutiny military or popular uprising insurrection rebellion revolution military or usurped power martial law or state of siege or any of the events or causes, which determine the proclamation, or maintenance of martial law or state of siege; or
  - (c) Any act of any person or persons acting on behalf of or in connection with any organisation the objects of which are to include the overthrowing or influencing of any de jure or de facto government by terrorism or by any violent means.

In any action, suit or other proceeding where We allege that by reason of the provisions of this General Exception any Accident, loss, damage, expense, liability or Bodily Injury is not covered by this insurance the burden of proving that such Accident, loss, damage, expense, liability or Bodily Injury is covered shall be upon You.

4. Any consequential loss or damage of any kind whatsoever unless otherwise stated.
5. Any loss or damage occasioned through the wilful act of or with Your connivance and/or any member of Your family and/or domestic servants normally residing with You.
6. Unexplained loss or mysterious disappearance, or shortage due to error, omission, exchange rate differences, wear, tear, depreciation, the process of cleaning, dyeing, repairing or restoring any articles, the action of light or atmospheric conditions, moth, insects, vermin or any other gradually operating cause.

## 7. Communicable Disease Exclusion

Notwithstanding any provision to the contrary within this Policy, this Policy does not cover all actual or alleged loss, liability, damage, compensation, injury, sickness, disease, death, medical payment, defence cost, cost, expense or any other amount, directly or indirectly and regardless of any other cause contributing concurrently or in any sequence, originating from, caused by, arising out of, contributed to by, resulting from, or otherwise in connection with a Communicable Disease or the fear or threat (whether actual or perceived) of a Communicable Disease.

For the purposes of this clause, loss, liability, damage, compensation, injury, sickness, disease, death, medical payment, defence cost, cost, expense or any other amount, includes, but is not limited to, any cost to clean-up, detoxify, remove, monitor or test for a Communicable Disease.

As used herein, a Communicable Disease means any disease which can be transmitted by means of any substance or agent from any organism to another organism where:

- (a) the substance or agent includes, but is not limited to, a virus, bacterium, parasite or other organism or any variation thereof, whether deemed living or not, and
- (b) the method of transmission, whether direct or indirect, includes but is not limited to, airborne transmission, bodily fluid transmission, transmission from or to any surface or object, solid, liquid or gas or between organisms, and
- (c) the disease, substance or agent can cause or threaten bodily injury, illness, emotional distress, damage to human health, human welfare or property damage.

LMA5396 (17 Apr 2020)

## 8. Cyber Loss Exclusion

Notwithstanding any provision to the contrary within this Policy or any endorsement thereto this Policy excludes any CYBER LOSS.

Definitions:-

CYBER LOSS means all actual or alleged loss, damage, liability, injury, compensation, sickness, disease, death, medical payment, claim, cost, fee, expense or any other amount incurred by or accruing to the INSURED, including but not limited to any mitigation cost or statutory fine or penalty, directly or indirectly caused by, contributed to by, resulting from, arising out of or in connection with any CYBER INCIDENT.

CYBER INCIDENT means:

- (a) an unauthorised or malicious act or series of related unauthorised or malicious acts, regardless of time and place, or the threat or hoax thereof; and/or
- (b) a failure to act, any error or omission or accident or series of related failures to act, errors or omissions or accidents; and/or
- (c) a breach of duty, statutory duty or regulatory duty or trust or series of related breaches of duty, statutory duty or regulatory duty or trust;

involving access to, processing of, use of or operation of any COMPUTER SYSTEM or any data by any person or group of persons.

COMPUTER SYSTEM means any computer, hardware, software, application, process, code, programme, information technology, communications system or electronic device owned or operated by the Insured or any other party. This includes any similar system and any associated input, output or data storage device or system, networking equipment or back up facility.

## 9. Electronic Date

This Policy does not cover any claims of whatsoever nature directly or indirectly caused by or consisting of or arising from the failure or inability of any computer, electronic equipment, data procession or media, microchip, embedded chip, integrated circuit or similar device, or firmware or any computer software, whether the property of the Insured or not, occurring at any time to:

- (a) correctly recognize any date as its true calendar date
- (b) capture save or retain, and/or correctly to manipulate, interpret or process any data or information or command or instruction as a result of treating any date otherwise than its true calendar date
- (c) capture, save or retain and/or correctly to process any data as a result of the operation of any command which has been programmed into any computer software, being a command which causes the loss of data or the inability to capture save retain or correctly to process such data on or after any date.

## 10. Sanction Limitation and Exclusion Clause

No insurer shall be deemed to provide cover and no insurer shall be liable to pay any claim or provide any benefit hereunder to the extent that the provision of such cover, payment of such claim or provision of such benefit may, in the insurer's opinion, expose that insurer to the risk of or result in any breach or violation of, or non-compliance with, any sanction, prohibition, restriction or regulations imposed by any state or transnational organisation including but not limited to the United States of America, the United Nations, the European Union, the United Kingdom, the Republic of Singapore and any state or country where the insurer or its related entity carries on business ("Sanctions").

If the Insured, Policyholder, beneficial owner of the Policy, life assured(s) (if applicable), beneficiary, payee or any affiliate,

successor or assign of any of the foregoing (collectively the "Insured") is designated or listed as a person subject to Sanctions ("Restricted Party") or has any involvement whatsoever with any Restricted Party, whether directly or indirectly, or has been charged, or convicted or has had judgment taken against them under any local or foreign law or regulations implementing any Sanctions, the insurer shall be entitled, in its sole discretion and without incurring any liability whatsoever, to exercise any one or more of the following rights and/or remedies against the Insured, namely (i) cancel, terminate, void and/or nullify any policy, contract, transaction or business; (ii) liquidate and/or close-out any financial product or investment; (iii) withhold and/or suspend any payment, transfer and/or receipt of any money, refund or benefit; (iv) decline and/or refuse any transaction or request; and/or (v) take or refrain from taking any step or action necessary to eliminate, reduce or minimise the risk of any breach or violation of any Sanctions or exposure to any Sanctions.

The Insured shall indemnify the insurer and hold the insurer harmless from and against any and all losses, damages, costs and/or expenses suffered and/or incurred by the insurer, including but not limited to legal costs and attorney's fees.

#### **11. Terrorism**

Any 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 organization(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 We 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 You.

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

#### **12. Total Asbestos**

This Policy shall not apply to and does not cover any actual or alleged liability whatsoever for any claim or claims in respect of loss or losses directly or indirectly arising out of, resulting from or in consequence of asbestos in whatever form or quantity.

## **CLAIM CONDITIONS (Applicable to the Whole Policy)**

#### **1. Abandonment of Claim**

If We shall disclaim liability to You for any claim hereunder and such claim shall not within twelve (12) calendar months from the date of such disclaimer have been referred to arbitration under the provisions herein contained then the claim shall for all purposes be deemed to have been abandoned and shall not thereafter be recoverable hereunder.

#### **2. Arbitration**

Any dispute arising out of or in connection with this Policy, including any question regarding its existence, validity or termination, shall be referred to Financial Industry Disputes Resolution Centre Ltd ("FIDReC"). This applies as long as the dispute can be brought before FIDReC.

If the dispute cannot be brought before or dealt with by FIDReC, it will 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 three (3) arbitrator(s). The language of the arbitration shall be in English.

#### **3. Claim Notification**

In the event of any happening which may give rise to a claim under this Policy, You:

- (a) Shall give immediate notice in writing to Us and/or in any event not exceeding fourteen (14) days.
- (b) Shall make a police report if there has been Theft, malicious damage or vandalism or any attempt thereof.
- (c) Shall at Your own expense supply Us with further and full particulars in writing as soon as possible and not later than thirty (30) days after the occurrence of the loss or damage.
- (d) Shall send to Us any writ, summons or other legal process issued or commenced against You and/or members of Your family and shall give all necessary information and assistance to enable Us to settle or resist any claim or to institute proceedings, if a claim may arise under Section 2.
- (e) Shall not incur any expense in making good any loss or damage without Our prior written consent
- (f) Shall not negotiate, pay, settle, admit or repudiate any claim without Our prior written consent.
- (g) Shall give Us all such information as We may reasonably require.

#### 4. **Conditions Precedent to Our Liability**

The due observance and fulfilment of the Terms of this Policy insofar as they relate to anything to be done or not to be done by You or any person claiming to be indemnified and the truth of the statements and answers in the proposal shall be conditions precedent to Our liability to make any payment under this Policy.

#### 5. **Forfeiture**

If any claim under this Policy is fraudulent or if any fraudulent means or devices are used by You or anyone acting on Your behalf to obtain any benefit under this Policy, all benefits hereunder shall be forfeited.

#### 6. **Other Insurance**

This insurance does not cover any loss, damage, expense or liability which is insured or would, but for the existence of this Policy, be insured by any other policy or policies, except in respect of any excess beyond the amount which would have been payable under such other policy or policies had this insurance not been effected, subject to the limits of liability specified in this Policy. This does not apply to Section 3.

#### 7. **Rights and Responsibilities**

We shall be entitled:

- (a) On the happening of any loss or damage for which indemnity is provided under this Policy to enter any building where the loss or damage has happened and to take and keep possession of the property insured and to deal with the salvage in a reasonable manner and this Policy, or any copy thereof certified by Us, shall be proof of leave and license for such purpose but no property may be abandoned to Us.
- (b) To undertake in Your name and on Your behalf the absolute conduct, control and settlement of any proceedings and to take proceedings at Our expense and for Our own benefit, but in Your name, to recover compensation or secure indemnity from any third party in respect of anything covered by this Policy.
- (c) To pay at any time to You the Limit of Indemnity under Section 2 or any lesser amount for which any claims can be settled and upon such payment, We shall relinquish conduct and control of and be under no further liability under that Section in connection with such claim or claims except for costs or expenses recoverable from You or incurred with Our written consent in respect of the conduct of such claim or claims before the date of such payment.

#### 8. **Rights of Recovery**

We reserve Our right to recover against You or Your legal representatives for the full sum which We have paid for any claim under this Policy for which We are not liable to pay under this Policy.

#### 9. **Subrogation**

We shall be subrogated to all Your rights of recovery against any person, company or organisation and You shall execute and deliver instruments and papers and do whatever is necessary to secure such rights. You shall take no action after the loss to prejudice such rights.

#### 10. **Transfer of Interest**

Unless otherwise expressly stated nothing contained herein shall give any rights to any person against Us other than You. Further, We shall not be bound by any passing of Your interest otherwise than by death, change of ownership of Your Home or operation of law unless and until We shall by endorsement declare the insurance to be continued. The extension of Our liability in respect of the property of any person other than You shall give no right of claim hereunder to such person, the intention being that You shall in all cases claim for and on behalf of such person and receipt by You shall in any case absolutely discharge Our liability hereunder.

## DEFINITIONS

#### **Accident / Accidental**

A sudden, unforeseen and fortuitous event which occurs at an identifiable time and place which must be the only cause of injury or damage to or loss of property, whichever applies.

#### **Bicycles**

A pedal cycle powered by human pedaling that is not motorized, including all components, equipment upgrades, or cycle related equipment which form part of the pedal cycle and are essential to its operation.

#### **Building**

The physical structure of the house, apartment or flat, occupied as a dwelling and constructed of brick and/or concrete and roofed with tiles and/or other incombustible materials including its garages, outbuildings, swimming pools, terraces, footpaths, driveways, gardens, gates, fences excluding drains and foundations, and shall include Renovations, fixtures and fittings therein which were originally part of the Home or made by any former owner(s) of Your Home.

#### **Home**

The area described as Your registered home address in Singapore during the purchase of this Policy, which is Your private residence used solely for domestic purposes.



**Home Contents**

Any moveable household item in Your Home but excluding:

- (a) Motor vehicles and watercrafts, including their accessories
- (b) Money, securities, certificates and documents of any kind
- (c) Pets or livestock
- (d) Property owned or held in trust in connection with any business profession or trade

**Insured Perils**

Refers to the following:

- (a) Fire, lightning, thunderbolt, subterranean fire.
- (b) Explosion.
- (c) Aircraft and other aerial devices (including drones) and/or articles dropped therefrom.
- (d) Impact with the Building by any road vehicle or any animal not belonging to or under Your control or any member of Your family.
- (e) Smoke damage to the property insured (by fire or otherwise) directly caused by smoke due to a sudden unusual and faulty operation of any heating or cooking unit while in Your Home excluding damage thereto.
- (f) Bursting or overflowing of domestic water tanks, apparatus or pipes excluding:
  - (i) damage thereto;
  - (ii) loss or damage occurring while the Building is left unoccupied for more than sixty (60) consecutive days.
  - (iii) cost of tracing the source of water leakage.
- (g) Riots, civil commotion or acts of strikers or locked out workers or persons taking part in labour disturbance.
- (h) Malicious damage, whether or not such act is committed in the course of a disturbance of the public peace excluding loss or damage occurring whilst the Building is left unoccupied for more than sixty (60) consecutive days.
- (i) Theft, accompanied by actual forcible and violent breaking into or out of the Building or any attempt thereat but excluding loss or damage occurring while the Building is left unoccupied for more than sixty (60) consecutive days.
- (j) Hurricane, hail, cyclone, typhoon, windstorm, earthquake or volcanic eruption.
- (k) Flood caused by water overflowing or escaping from its normal channels. This includes flood caused by the sea, windstorm, bursting or overflowing of public water mains or any other flow or build-up of water coming from outside the building structures.

**Insured/ Insured Person / You / Your**

Singtel customer who has received the Order Confirmation Email, and is ordinarily residing in Singapore.

**Jewellery**

Items made of or containing precious metals and/or semi-precious and/or precious stones including but not limited to bangles, bracelets, brooches, cufflinks, ear rings, lockets, necklaces, pendants, and rings.

**Legal Document**

Documents not limited to identification card, work permit, passport, driving licence, birth certificate, deed poll and other legal documents which state some contractual relationship or grants some right to You.

**Loss of Sight**

Total and irrecoverable loss of sight as certified by a qualified Medical Practitioner.

**Loss of Use**

Total functional disablement and is treated like the loss of the said limb or organ.

**Medical Practitioner**

Any registered physician qualified by degree in western medicine who is legally licenced and authorized to practice medicine and surgery in the geographical area of his practice, other than You or Your immediate family or relatives of the business partners or employers or employees of either.

**Order Confirmation Email**

Order Confirmation Email received by Insured Person upon successful purchase of insurance coverage.

**Period of Insurance**

The selected period as shown in the Order Confirmation Page.

**Permanent Total Disablement**

Total paralysis or permanently bedridden or any disablement in the Schedule of Compensation and having lasted for a continuous and uninterrupted period of at least twelve (12) calendar months from the date of Accident and at the expiry of that period be beyond hope of improvement as certified by a Medical Practitioner.

**Personal Effects**

Articles of personal use designed specifically to be worn or carried e.g. clothing, Valuables, camera equipment etc excluding money and items that are used in connection with any business profession or employment, as well as items insured under a separate Policy.

**Personal Mobility Device**

A vehicle that:

- (a) has one or more wheels that operate on a single axis; and
- (b) is propelled by an electric motor attached to the vehicle, with a maximum speed of 25km/hour

Examples of Personal Mobility Device shall include (but not limited to) hoverboard, power scooter and power assisted unicycle.

**Policy Start Date**

The selected commencement date as shown in the Order Confirmation Page.

**Renovations**

Any fixture, installation or addition for improvement, decoration or betterment within Your Home made by You in the form of fixtures and fittings (including flooring, built-in wardrobes and air-conditioners), but does not include any part of the Building.

**Theft**

Theft accompanied by actual forcible and violent breaking into or out of Your Home or any attempt thereat Your Home but excluding loss or damage occurring while Your Home is left unoccupied for more than sixty (60) consecutive days.

**Valuables**

Jewellery, watches, pens, antiques, paintings, furs, works of art, curios, stamps or coin collections, belonging to You and/or any member of Your Family.

**We / Us / Our / the Company**

Great Eastern General Insurance Limited

**Policy Owners' Protection Scheme**

This policy is protected under the Policy Owners' Protection Scheme which is administered by the Singapore Deposit Insurance Corporation (SDIC). Coverage for your policy is automatic and no further action is required from you. For more information on the types of benefits that are covered under the scheme as well as the limits of coverage, where applicable, please contact us or visit the General Insurance Association (GIA) or SDIC web-sites ([www.gia.org.sg](http://www.gia.org.sg) or [www.sdic.org.sg](http://www.sdic.org.sg)).