

Frequently Asked Questions - Homeowners Enhanced Insurance

1. Do I need the Homeowners Enhanced Insurance?

The fire insurance you purchased is a Basic Fire Insurance required by HDB. It only covers the cost of reinstating damaged internal areas built and provided by HDB or its approved developer excluding household contents. The Homeowners Enhanced Insurance provide you additional covers.

2. What does the Homeowners Enhanced Insurance cover?

This Policy is designed to complement the mandatory Basic Fire Insurance. It covers the Renovation and Household Contents, Rental of alternative accommodation, Personal Liability to third party property damage or bodily injury, Accidental Death Benefit for you and your spouse.

3. What is the benefit of insuring with Etiqa Insurance Pte. Ltd.?

We ensure that you receive maximum protection at minimal cost. For as little as 21¢ a day, you will receive up to \$470,000 in coverage. Insuring the Basic Fire Insurance with us means in the event of a fire or other perils, you need not worry about gaps in coverage

4. What if one Insurer declines a claim?

Insuring with just one Insurer as a single solution means either way the Insurer will be liable subject to policy terms. As a result, there is very little or no room for dispute.

5. What is the definition of Household Contents?

Any fixtures or fittings installed by you, furniture and furnishings, clothing and personal effects belonging to you and your immediate family members (which includes parents, spouse, children or siblings or domestic servants permanently staying with You).

6. What is the period of insurance?

You may choose the annual plan or 5-year plan to complement your Basic Fire Insurance policy.

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7. What is the benefit of signing up the 5 years plan?



When you sign up for the 5-year plan, you do not have to go through the hassle of yearly renewals. The 5-year plan can also tie in with your basic Fire Insurance expiry date, so that both coverage commence and end on the same date.

8. If I am interested, how shall I make the purchase?

You may choose any of the following options:

- a) Approach our friendly staff at the Etiqa Counter 213/215 at Toa Payoh HDB Hub level 2.
- b) Mail, fax or email us the completed application form in our brochure with payment. You can make payment by:
 - i. Cheque made payable to Etiqa Insurance Pte. Ltd.
 - ii. Credit Card
- c) Using SAM machine or vBox (Internet)
- d) Approach any SingPost branch
- e) Buy online at <https://buyonline.etiqa.com.sg/fire/quotation.xhtml?id=ZHD>
- f) Contact our helpdesk at 6331 9253 for assistance.

Data Protection and Privacy Statement (“Statement”)

Individual personal data and privacy are important to Etiqa Insurance Pte. Ltd., especially yours. We would like to keep you informed of how Etiqa Insurance Pte. Ltd. manages your personal data as required under the Singapore Personal Data Protection Act (No.26 of 2012) (“the Act”). As this is of utmost importance to you and Etiqa Insurance Pte. Ltd., we would urge you to read the Statement available at www.etiqa.com.sg under Privacy Policy so that you will know and understand the purpose of collecting, using and disclosing your personal data by Etiqa Insurance Pte. Ltd.

For more information, kindly visit the PDPC website at: <http://www.pdpc.gov.sg>.

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