

MaxiHome Contents Plus Policy

1. This Policy, Schedule and Endorsement, if any, are evidence of the contract between You (the Policyholder) and Us. The proposal made to Us in connection with this insurance shall be the basis and form part of this contract.
2. This Policy, Schedule and Endorsement, if any, are to be read as one document and any word or expression to which a specific meaning has been attached in any part shall bear the same meaning wherever it appears.
3. Provided that You pay the premium in full and We agree to accept it, We will provide the respective insurance in the terms set out in this Policy.
4. The conditions which appear in this Policy, Schedule and Endorsement, if any, are part of this contract and must be complied with. Failure to comply may mean that You shall not be able to claim under this Policy.
5. Any word denoting a singular pronoun shall also mean to include the plural.

Premium Warranty

1. Restriction of Merchandise Warranty

Warranted that during the currency of this Policy, no part of the premises described herein be used for the manufacture or deposit or storage of merchandise.

2. Premium Before Cover

It is fundamental the absolute special condition of this contract of insurance that the premium due must be paid and received by the insurer on or before the inception date of this policy/endorsement/renewal certificate. If this condition is not complied with then this contract is automatically cancelled and the insurer shall be entitled to the pro rata premium on the period they have been on risk. Where the premium payable pursuant to this warranty is received by an authorised agent of the insurer, the payment shall be deemed to be received by the insurer for the purposes of this warranty and the onus of proving that the premium payable was received by a person, including an insurance agent, who was not authorised to receive such premium shall lie on the insurer. Subject otherwise to the terms and conditions of this policy.

General Definitions

Policyholder/You/Your

The Person named as Policyholder in the Schedule.

Insured

You, Your spouse and Your children (including legally adopted children) and any family members permanently residing with You.

Company/We/Us/Our

Etiqa Insurance (S) Pte. Ltd. (Company Reg. No. 201331905K)

Endorsement

Written evidence of an agreed change to this Policy.

Period of Insurance

- a) one year starting from the effective date as shown in the Schedule; or

b) one year starting from the renewal date

c) applicable To GIRO Only:

Upon expiry of each Period of Insurance, this Policy will be renewed automatically for subsequent period thereafter. No further document will be issued on renewal as the Schedule attached to this Policy.

Accidental Damage

Damage caused by external means, other than a deliberate-act of the Insured.

House

Building occupied as a private dwelling (house, flat or apartment) together with its garages and outbuildings, all used for domestic purposes at the address shown in the Schedule.

Unoccupied

The House has not been lived in by the Insured or by any other person with the Insured's permission.

Money

Current legal tender, crossed cheque, postal and money order.

Table of Benefits				
Section	Coverage and Benefits	Standard (\$)	Deluxe (\$)	Suite (\$)
1	Renovation, Fixtures & Fittings and Household contents	180,000	300,000	450,000
2	Personal Effects	6,000	10,000	15,000
3	Loss of Money due to Theft	500	500	500
4	Replacement of Locks & Keys due to Break-in	250	250	250
5	Spoilage of Food and Drinks in Refrigerators or Freezers due to Malfunction	250	250	250
6	Fire Brigade and Ambulance Expenses	500	500	500
7	Accidental Death or Loss of Pedigree Pet	500	500	500
8	Accidental Damage to Fixed Glass & Mirror	2,500	2,500	2,500
9	Accidental Medical Reimbursement due to Insured Perils	2,500	4,000	5,500
10	Alternative Accommodation when Insured Premise is made uninhabitable by Fire or other Insured Perils	5,000	6,000	7,000
11	Family Personal Liability (Anywhere in Singapore)	1,000,000	1,000,000	1,000,000
12	Family Personal Accident due to Accidental Death or Permanent Disablement (Anywhere in Singapore)			
	a) For each Insured or Spouse (Age 18 to 65 years old)	20,000	20,000	20,000
	b) Each Child (max 3 children between 1 to 21 years old)	2,500	2,500	2,500
13	Contents Relocation - Transit Cover	2,500	2,500	2,500

All benefits are subject to the terms and conditions of the policy wordings.

Section 1: Renovation, Fixtures & Fittings And Household Contents

Renovation shall mean improvements and additions within Your House made by You as owner or by any former owner of Your House in the form of fixtures and fittings including flooring, built-in wardrobes and air-conditioners, but does not include any part of the Building.

Household Contents shall mean any moveable household item belonging to the Insured and/or members of his family including those belonging to the landlord for which the insured is responsible except for the following exceptions:

- a) Property more specifically insured under another policy.
- b) Motor vehicles and accessories, pedal cycles and watercraft.
- c) Money, deeds, bonds, bills of exchange, promissory notes, cheques, traveller's cheques, securities for money, stamps, certificates or documents of any kind, manuscripts, medals, contact lenses, hearing aids and livestock unless specially mentioned herein.
- d) Any part of the structure or ceilings of the Building(s), wallpapers and the like or external television and radio antennae, aerials, aerial fittings, masts and towers.
- e) Any property the value of which is included in the Total Sum Insured on Renovation, Fixtures and fittings or Building(s).
- f) Landlord's fixtures and fittings.
- g) Property owned or held in trust in connection with any business profession or trade.
- h) Livestock.

The Company will pay You and Your Household for physical loss or damage to Renovation, Fixtures and Fittings and Household Contents caused by the following:

1. Fire, Lightning, Thunderbolt, Subterranean Fire.
2. Domestic Explosion.
3. Aircraft and other aerial devices and / or articles dropped therefrom.
4. Impact by any road vehicle not belonging to nor under the control of the Insured or any of his family normally residing with him.
5. Bursting or overflowing of domestic water tanks, apparatus or pipes from within the House or containing property insured but excluding damage thereto and loss or damage occurring whilst the House is left unoccupied for more than sixty (60) days).
6. Theft accompanied by actual violent and forcible entry or any attempt to break in excluding loss or damage occurring whilst the House is left unoccupied for more than sixty (60) consecutive days.
7. Hurricane, Cyclone, Typhoon and Windstorm including flood or overflow of the sea occasioned thereby.
8. Earthquake or Volcanic Eruption including flood or overflow of the sea occasioned thereby.
9. Subsidence or Landslip caused by Flood only but excluding the first \$10,000 or 10% of the claim cost whichever is higher for each and every loss.
10. Riot, Strike, Civil Commotion not amounting to a popular uprising, strike or labour disturbance.
11. Malicious Persons and Vandals except for loss or damage occurring while the House has been Unoccupied for more than sixty (60) days whether consecutively or not in any one Period of Insurance and/or loss or damage caused by the willful or dishonest act of the Insured or with the connivance of the Insured.
12. Falling trees or branches but not loss or damage caused by falling or looping of trees by or on the Insured's behalf.

13. Smoke damage to the property insured by fire directly caused by smoke due to a sudden, unusual and faulty operation of any heating or cooking unit while in the Insured's House excluding damage thereto.
14. Accidental Damage to all electrical and electronic appliances.

Exclusions:

- a) The first \$100.00 of each and every loss or damage.
- b) Damage by wear and tear, depreciation, gradually operating cause, process of cleaning, repair or restoration, mechanical or electrical breakdown or derangement.
- c) Damage due to scratching, denting, cracking of items of a brittle nature unless caused by fire or theft.
- d) Damage occurring while the House is Unoccupied for more than ninety (90) days whether consecutively or not in any one Period of Insurance.
- e) Damage caused deliberately by the Insured.
- f) Damage to records or recording tapes and discs.

Section 2: Personal Effects

Personal Effects shall mean articles of personal use designed specifically to be worn or carried e.g clothing, jewellery, watches & camera equipment etc. excluding money, mobile phones, pages, portable computers/diaries and items which are used in connection with any business profession or employment, as well as items insured under a separate policy.

Valuables shall mean platinum, gold and silver articles, precious metal and stones, jewellery, watches or furs.

The Company will pay You against loss or damage to Valuables and Personal Effects belonging to You and/or any member of Your family normally residing with You for which You are legally responsible whilst contained in Your House subject to an excess of \$100 each and every claim.

Coverage applicable to Valuables:

Valuables are insured against loss of damage by any cause as provided under Section 1 whilst kept in safe deposit box operated by any bank or authorized company within Singapore.

The maximum liability of the Company shall not exceed \$1,000 per item or 10% of the Total Sum Insured of Household Contents, kept in safe deposit box mentioned above and those in the House combined.

Exclusions applicable to Valuables:

- a) Money, securities and document of any kind.
- b) Stamp and coin collection.
- c) Property more specifically insured.

Claim Settlement applicable to Section 1 & 2:

We will pay the cost or replacement as new (or at our option we will replace as new) except for:

- a) Towels, curtains, bed and table linen, carpets, shoes, handbags and clothing where a deductible for wear and tear will be made.
- b) Items that can be economically repaired (including household linen and clothing) where the cost of the repair will be paid.

If at the time of any loss or damage the total cost of replacing all the Household Contents as new less in an allowance for wear and tear on towels, curtains, shoes, handbags, clothing, carpets and linen (replacement cost) is greater than the Total Sum Insured on Household contents. We will pay only that proportion of the loss which the Total Sum Insured on Household Contents bears to the replacement cost.

We will not pay for the cost of replacing or repairing any undamaged part of the Household Contents which forms part of a suite or part of a common design or function when the damage is restricted to a clearly definable area or to a specific part.

The maximum amount payable in respect of any one claim under any paragraph of Section 1 & 2 is the Total Sum Insured (less any amount deducted) subject to any limit shown in the Schedule.

Section 3: Loss Of Money Due To theft

Money shall mean money belonging to the Insured kept inside the House and used solely for private, social and domestic purposes. The Company will pay up to \$500 for loss of cash kept in locked drawers or safe arising from theft accompanied by forcible and violent entry and/or exit from the insured building except the first \$100 of each and every loss, provided that the insured building is not left unoccupied for more than 30 consecutive days. A police report must be submitted within 24 hours of discovery.

Coverage applicable to Section 3:

Money is insured against theft if only accompanied by actual forcible and violent breaking into or out of the House or any attempt thereat.

Exclusions applicable to Section 3:

- a) Loss or damage occurring whilst the House has been Unoccupied for more than ninety (90) days whether consecutively or not in any one Period of Insurance.
- b) Financial loss resulting from any credit / charge / debit cards being stolen or accidentally lost and subsequently used by someone other than the Insured.

Section 4: Replacement Of Locks And Keys Due To Break-In

The Company will pay up to \$250 for the cost of replacement and installation of damaged security system, locks and keys resulting from theft or attempted theft except the first \$50 of each and every loss.

Section 5: Spoilage Of Food And Drink In Refrigerators Or Freezers due To Malfunction

The Company will pay up to \$250 for loss or damage to food and drink due to deterioration caused by a change in temperature or contamination both arising from the malfunction of refrigerator or freezer occurring in the insured premises except the first \$50 of each and every loss, excluding loss or damage arising from any deliberate act of the Insured or any refrigerator or freezer over 5 years old.

Section 6: Fire Brigade And Ambulance Expenses

The Company will pay up to \$500 for fire brigade and/or ambulance expenses arising from fire or theft or attempted theft at the insured premises except the first \$50 of each and every loss.

Section 7: Accidental Death Or Loss Of Pedigree Pet

The Company will pay up to \$500 in respect of accidental death (not resulting from any physical defect, or disease) or theft of the Insured's pedigree pet at the insured premises. Documentary proof of ownership and pedigree are required in the event of a claim, provided that the insured building is not left unoccupied for more than 30 consecutive days.

Section 8: Accidental Breakage To Fixed Glass And Mirrors

The Company will pay up to \$2,500 for accidental breakage (but not scratching) of fixed glass in windows, doors, fanlights, skylights, greenhouses, conservatories, verandahs and fixed mirrors (other than hand-held mirrors) in the Insured building except for the first \$50 of each and every loss.

Exclusions applicable to Section 8:

We will not pay for:

- a) glassware, crystal, ornaments, vases, lamps, or crockery
- b) a picture tube or screen in a television or electronic visual display unit
- c) a ceramic or glass cooking top

- d) glass in a picture frame, painting, radio set or clock
- e) any item of travertine whether fixed or unfixed, tiles, bench tops, spas or hot tubs
- f) mobile cellular telephones
- g) any items which were wholly or partly in a defective condition at the time of the breakage

Section 9: Accidental Medical Reimbursement Due To Insured Perils

The company will pay up to the sum insured under the Table of Benefits on medical expenses incurred following an accidental injury caused by the Insured Perils within the premises.

Exclusions applicable to Section 9:

We will not pay for:

- a) any expenses relating to any treatment for injury where such treatment was first sought more than sixty (60) days from time of the injury.
- b) any expenses incurred for prostheses contact lenses, spectacles, hearing aids, dentures or medical equipment.
- c) any expenses relating to any treatment nor prescribed legally qualified medical practitioner, physician and surgeon.
- d) if original invoices and/or receipts are not produced at the point of claim.

Section 10: Alternative Accommodation Made Uninhabitable By Fire Or Other Perils

In the event the building is damaged by an insured peril is rendered uninhabitable, the company will pay for reasonable additional expenses incurred for alternative accommodation during the period necessary to repair or reinstate the building, up to the sum insured under the Table of Benefits.

Section 11: Family Personal Liability (Anywhere In Singapore)

The Insured is indemnified against liability at law:

For damages and/or claimants' cost in respect of accidental death of or bodily injury to any person or accidental damage to material property occurring during any one Period of Insurance caused by the personal negligence of the Insured, Singapore.

The limit of indemnity for all damages and claimants' cost resulting from one original cause is \$1,000,000. We will also pay for the defence cost and expenses incurred with our written consent.

In the event of death of the Insured, We will indemnify the Insured's legal personal representatives in respect of liability incurred by the Insured and covered by the Policy provided that the legal representative observes the terms of the Policy as far as they can apply.

Exclusions applicable to Section 11:

- a) Death or bodily injury or damage to property arising outside Singapore.
- b) Damage to property belonging to or held in trust by or in custody or control of the Insured.
- c) Injury or damage arising out of the use of firearms.
- d) Injury or damage arising out of the employment, professional, business trade of the Insured.
- e) Injury or damage arising out of the ownership, possession or use by or on behalf of the Insured's motor vehicle, lifts, caravan, aircraft, hovercraft or boats.
- f) Liability assumed by agreement unless such liability would have existed without such agreement.
- g) Injury (including death, disease, virus or illness) to the Insured.

Section 12: Family Personal Accident (Anywhere In Singapore)

If the Insured, legal spouse and all children shall sustain bodily injury caused by accidental external means anywhere in Singapore and within twelve months from the date of the accident shall solely and independently of any other causes resulting in death or disablement

as defined, the Company will pay compensation in accordance with the Table of Benefits up to the capital sum insured for:

- a) For each Insured or Spouse (Age 18 to 65 years old) – \$20,000
- b) Each Child (max 3 children between 1 to 21 years old) – \$2,500

The maximum liability under this section shall be limited to \$47,500 for any one accident and in the aggregate.

Exclusions applicable to Section 12:

We shall not pay for any Benefit under this Policy caused by or contributed to by or related to any of the following:

1. Any pre-existing physical defect or infirmity, pregnancy, childbirth, abortion, miscarriage or any complication thereof; or
2. any medical or physical conditions arising within the first thirty (30) days of the Effective Date of Insurance or reinstatement date whichever is latest except for Accidental injuries; or
3. any treatment or surgical operation for Congenital Conditions; or
4. any condition which is or results from erectile dysfunction and tests or treatment related to impotence or sterilization; or
5. any wilful or intentional acts of the Insured, suicide pacts or agreements or complications of suicide or attempted suicide, provoked homicide or assault or self-inflicted injury; or
6. any condition which is or results from intoxication by alcohol or drugs not prescribed by a Medical Practitioner; or
7. any condition, which is or results from or a complication of infection with Human Deficiency Syndrome ('HIV'), any variance including Acquired Immune Deficiency Syndrome ('AIDS'), and AIDS Related Complications ('ARC'), or any opportunistic infections and/or malignant neoplasm (tumour) found in the presence of HIV, AIDS or ARC; or
8. mental and nervous disorders, including but not limited to insanity; or
9. any condition which is or results from a complication of venereal disease; or
10. all claims and losses based upon, arising out of, directly or indirectly resulting from or in consequence of, or any way involving:
 - a) asbestos, or
 - b) any actual or alleged asbestos related injury or damage involving the use, presence, existence, detection, removal, elimination or avoidance of asbestos or exposure or potential exposure to asbestos; or
11. any condition sustained whilst engaging in flying or other aerial activities other than in a fully licensed passenger carrying power driven aircraft as a passenger but not:
 - a) as a member of the crew; or
 - b) for the purpose of any trade or technical operation in or on the aircraft.
12. the Insured taking part in naval, military, air force, police force, fire service department or any armed forces operation or any armed occupation; or
13. the Insured engaging in diving, mining, logging, sawmilling, wood working, underground works, explosive making or handling or custodians or blasters, gas manufacturing or whilst on duty as a ship crew or fisherman; or
14. war, invasion, act of foreign enemy, hostilities or warlike (whether war be declared or not), civil war, rebellion, revolution, insurrection, military or usurped power or confiscation, nationalization, requisition or destruction of or damage to property under the order of any government, public or local authority or 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

15. ionizing radiations or contamination by radio-activity from any nuclear fuel or nuclear waste from the combustion of nuclear fuel or nuclear weapons or materials. Solely for the purpose of this exclusion, combustion shall include any self sustaining process of nuclear fission; or
16. any act of terrorism. For this purpose 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; or
17. the Insured engaging in training or practicing for or taking part in;
 - a) any underwater activities involving the use of underwater breathing apparatus or scuba diving; or
 - b) climbing or mountaineering necessitating the use of ropes or guides, mountain or off road biking, skateboarding or roller skating; or
 - c) pot-holing, hiking/trekking in remote areas unless with licensed guides; or
 - d) parachuting, hang-gliding, bungee jumping or any diving activities; or
 - e) winter sports (excluding curling and skating), hunting, polo-playing, steeple-chasing, water-skiing, or any racing activities other than on foot; or
 - f) martial arts; or
 - g) professional sports of any kind.

We will not pay if:

1. You or Your spouse are below the age of eighteen (18) years or above sixty-five (65) years or
2. Your children are below one (1) year or above twenty-one (21) years at the time of the accident.

Table Of Limits

For Personal Accident To The Insured, Legal Spouse And Children

Description Of Disablement

The Compensation

Death And Permanent Total Disablement

The Capital Sum Insured

Permanent Disablement		Percentage Of The Capital Sum Insured
Loss of one or two limbs between shoulder and wrist or hip and ankle		100%
Loss of both hands or of all fingers and both thumbs		100%
Total loss of sight of one eye or both eyes		100%
Loss of sight of one eye except perception of light		50%
Loss of lens of one eye		50%
Loss of four fingers and thumb of one hand		50%
Loss of four fingers		40%
Loss of thumb	both phalanges	25%
	one phalanx	10%
Loss of one finger	three phalanx	10%
	two phalanx	5%
	one phalanx	3%
Loss of all toes on one foot		15%
Loss of great toe	one or two metacarpals	5%
Loss of any other toe	one or two metacarpals	2%
Loss of hearing	both ears	75%
	one ear	20%
Loss of speech		50%

“Loss” shall mean total permanent and irrecoverable loss of use or by physical severance.

Where the injury is not specified above, the compensation shall be assessed in proportion to the Table of Benefits disregarding the profession or occupation of the Insured Person.

The total amount of benefits payable under item 1 and/ or 2 for any one Insured Person during the Period of Insurance shall not exceed 100% of the capital sum insured.

‘Permanent Total Disablement’ shall mean disablement (other than that specified above) which entirely prevents the Insured Person from attending to any occupation or profession and having lasted a continuous period of at least 104 weeks and beyond any reasonable hope of improvement

Section 13: Contents Relocation - Transit Cover

We will cover your personal belongings up to \$2,500 between your dwelling and new permanent residence against loss of or damage to these items during your move within Singapore by either yourself or a professional mover. This cover starts from the time when each item is first moved and continue in transit until it reaches the destination. Your belongings are insured for their full replacement value, regardless of age, up to a maximum policy limit of \$2,500 subject to the policy excess of \$50.

Exclusions applicable to Section 13:

This section does not cover for loss, damage or expense caused by:

- a) Delay.
- b) Wear and tear, moth, vermin, climatic conditions or inherent vice.
- c) Mechanical, electrical, electronic breakdown or malfunction where there is no evidence that an insured event has occurred.
- d) Loss of data from any computer hardware or software.
- e) Theft, if the belongings are packed by you.

Claim Settlement applicable to Section 13:

In the event of a claim, we will at our option:

- i. Repair the damaged items or;
- ii. Replace the damaged or loss items with the nearest equivalent new goods or;
- iii. Pay you the cost of repair or replacement.

You shall take all reasonable steps to prevent any further loss or damage and inform the mover of the damage or loss items. If you are moving these items personally and discover the loss or damage, please inform us as soon as possible and we will advise what you should do.

It is hereby noted and agreed that this benefit is applicable only upon signing up.

General Condition (Applicable to the entire Policy)

1. Duty of Care

The Insured must take all reasonable steps to prevent loss or damage to property insured or prevention of injury under this Policy and to maintain such property in a proper condition.

2. Transfer of Interest

You may not transfer Your interest in the Policy without Our written approval.

3. Cancellation of the Policy

- a) Termination by the Insured

You may cancel this Policy at any time by writing to Us. If You cancel the Policy You may be entitled to a refund of premium on the customary short term basis.

b) **Termination by Etiqa Insurance Pte. Ltd.**

We may cancel this Policy by giving You fourteen (14) days notice at Your last known address. If We cancel the Policy We will refund You the premium paid on pro-rata basis for the unexpired period.

c) **Effective Time of Termination**

This Policy shall terminate at 12:01am Singapore Time on the relevant date.

4. **Free Look Period**

If this Policy shall have been issued and for any reason whatsoever You shall decide not to take up the Policy, You may return the Policy to Us for cancellation provided such request for cancellation is delivered by You to Us within fourteen (14) days from the date of delivery of the Policy. You will be entitled to the return of the full Premium paid less deduction of medical expenses incurred By Us in the issue of the Policy, if any.

5. **Jurisdiction Clause**

No compensation for damage will be payable unless judgments are delivered by or obtained from a competent court of Jurisdiction within Singapore.

6. **Misrepresentation/Fraud**

If the proposal or declaration of the Insured is untrue in any respect or if any material fact affecting that risk be incorrectly stated herein or omitted therefrom or if this Insurance, or any renewal thereof shall have been obtained through any misstatement, misrepresentation or suppression or if any claims made shall be fraudulent or exaggerated or if any false declaration or statement shall be made in support thereof then in any of these cases this Insurance shall be void.

7. **Arbitration**

If any difference arises as to the amount of any loss or damage such difference shall independently of all other questions be referred to the decision of an arbitrator, to be appointed in writing by the parties in difference, or, if they cannot agree upon a single arbitrator, to the decision of two disinterested persons as arbitrators, of whom one shall be appointed in writing by each of the parties within two calendar months after having been required so to do in writing by the other party. In case either party shall refuse or fail to appoint an arbitrator within two calendar months after receipt of notice in writing requiring an appointment, the other party shall be at liberty to appoint a sole arbitrator; and in case of disagreement between the arbitrators, the difference shall be referred to the decision of an umpire who shall have been appointed by them in writing before entering on the reference and who shall sit with the arbitrators and preside at their meetings. The death of any party shall not revoke or affect the authority or powers of the arbitrator, arbitrators or umpire respectively; and in the event of the death of an arbitrator or umpire, another shall in each case be appointed in his stead by the party or arbitrators (as the case may be) by whom the arbitrator or umpire so dying was appointed. The costs of the reference and of the award shall be in the discretion of the arbitrator, arbitrators or umpire making the award. And it is hereby expressly stipulated and declared that it shall be a condition precedent to any right of action or suit upon this Policy that the award by such arbitrator, arbitrators or umpire of the amount of the loss or damage if disputed shall be first obtained.

8. **Forfeiture**

If any claim under this Policy shall be in any respect fraudulent or if any fraudulent means or devices are used by the Insured or any one acting on his behalf to obtain any benefit under this Policy all benefits there under shall be forfeited.

9. **Full Value of Household Contents**

The Total Sum Insured declared by the Insured represents not less than the full value of the insured Household Contents and the total liability of the Company in respect of loss or damage thereto by all or any of the Perils during any one Period of Insurance shall not exceed the amount stated against each item respectively or in the aggregate the Total Sum Insured specified in the Schedule, or such other sum or sums as may be substituted therefor by Endorsement hereon or attached hereto signed by or on behalf of the Company.

10. **Average**

If the Household Contents hereby insured shall, at any time of any loss, be collectively of greater value than the Sum Insured

thereon, then the Insured shall be considered as being his own insurer for any difference, and shall bear a ratable proportion of the loss accordingly. Every item, if more than one, of the Schedule shall be separately subject to this condition.

11. Other Insurances

The Policyholder shall give notice to Us of any insurance or insurances already effected, or which may subsequently be effected, covering any of the property hereby insured and unless such notice be given and the particulars of such insurance or insurances be stated in or endorsed on this Policy by or on behalf of Us before the occurrence of any loss or damage, all benefit under this Policy in respect of the property so insured shall be forfeited.

If at the time of any accident which results in a claim under this Policy there is any other insurance covering the same damage or liability or any part of it, We will only pay Our ratable proportion of the claim.

12. Contract (Rights of Third Parties) Act 2001

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

13. Nomination of Beneficiary Exclusion

The nomination of beneficiary / beneficiaries under Sections 49L and 49M of the Insurance Act (Cap.142) for the purpose of disposition or payment of policy moneys under this Policy shall not be permitted. Policy moneys shall be paid out in accordance with policy terms and conditions, subject to policy exclusions.

General Exclusion (Applicable to the entire Policy)

This Policy does not cover:

1. Acts of Authorities

Loss or damage occasioned by confiscation commandeering requisition by the Government, any Public Municipal, Local Authority or on the order of such authorities.

2. War Risks

Any loss or damage occasioned by or through or in consequence, directly or indirectly, of any war, invasion, act of foreign enemy, hostilities or warlike operations (whether war be declared or not), civil war, mutiny, riot, military or popular rising, 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.

3. Any Act of Terrorism

Any loss or damage occasioned by or through or in consequence, directly or indirectly, of any acts or terrorism committed by a person or persons acting on behalf of or in connection with any organisation.

For this purpose of this Condition, "terrorism" means the use of violence for political ends and includes any use of violence for the purpose of putting the public or any section of the public in fear.

In any action, suit or other proceeding, where the Company alleges that by reason of the provisions of this Condition any loss or damage is not covered by this insurance, the burden of proving that such loss or damage is covered shall be upon the Insured.

4. Radioactive Contamination

Any loss or expense, consequential loss, legal liability or any loss or damage to property directly or indirectly caused or contributed to by:

- a. ionizing, radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel or nuclear weapons or materials.
- b. the radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or nuclear component thereof.

5. Sonic Bangs

Loss or damage by pressure waves caused by aircraft or other aerial devices travelling at sonic or supersonic speeds.

6. Property Damage Clarification Clause

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 the data or software, in particular any detrimental change in data, software or computer programs that is caused by 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, but not limited to 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 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 an 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.

Claims Conditions

Conditions which apply when a claim is made

Notification of a claim

1. Loss / damage arising from theft, fire, accidental loss, malicious damage or vandalism -report to police immediately. Then, notify Us within seven (7) days.
 - Legal liability for the injury or damage -notify Us immediately and provide full details in writing within twenty-one (21) days. Send us immediately any writ, summons or other legal document served on You or Your family.
 - Any other claims -notify Us within twenty-one (21) days.
2. All the details and evidence which We ask for concerning and amount of any loss, damage or injury shall be provided by You at Your own expenses.

Right and Responsibilities

3. We may enter any building where loss or damage has occurred and deal with salvage. No property may be abandoned to Us.
4. The Insured must not admit, reject or negotiate on any claim without Our consent.
5. We may take over and conduct in the name of the Insured the defence or settlement of any claim.
6. We may also start legal action in the name of the Insured (but at Our expense and for Our own benefit) to recover from others.
7. The Insured must give all the help and information We may need to settle or defend any claim or to start legal proceedings.

Procedure For Complaint

If you make a complaint to us, in order to expedite matters, you need to provide us with your details (name, contact numbers, etc), specific nature of your complaint and supporting documents.

Stage One

1. Acknowledge your complaint within 3 business days.
2. If we need additional information we will contact you and request that information within 7 business days of the date of your complaint.

3. We will endeavor to resolve all complaints as soon as possible. If your complaint takes longer to resolve, we will contact you and update you on the progress on your complaint within 14 business days of our last communication to you.

Stage Two

If the outcome of your complaint is not handled to your satisfaction, you can write to the Principal Officer of the insurance company to appeal. We will respond to your appeal within 14 business days.

If you are still dissatisfied with the Principal Officer's response, we will refer you to a dispute resolution organisation, Financial Industry Disputes Resolution Centre Ltd (FIDReC), who acts independently of the insurer.

Contact Details are:

Financial Industry Disputes Resolution Centre Ltd (FIDReC)

112 Robinson Road #08 -01

Singapore 068902

Telephone: 63278878

Fax: 63271089

Email: info@fidrec.com.sg

Policy Owner's 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 or www.sdic.org.sg)

Personal Data Use

Any information collected or held by Us whether contained in Your application or otherwise obtained may be used and / or disclosed to Our associated individuals/companies or any independent third parties (within or outside Singapore) for any matters relating to Your application, any policy issued and to provide advice or information concerning products and services which We believe may be of interest to You and to communicate with You for any purpose. Your data may also be used for audit, business analysis and reinsurance purposes.

IMPORTANT NOTICE

In accordance with the Insurance Act, we would remind you that you must disclose to us fully and faithfully all the facts you know or could reasonably be expected to know, otherwise you may not receive any benefit from this Policy.