

INSURANCE

HOME GUARDIAN

Protects You And Your Family
When You Are Away



eTiQa
Insurance

About the Plan

Our Home Guardian Insurance gives you the necessary coverage on your home and valuables against damage or loss due to natural disaster or theft. Our coverage ranges from jewellery, furniture, clothing and even electrical appliances. With our Home Guardian, you can leave home for work or leisure without any worries.

This product is suitable for all home content owners.

Main Coverage

- Loss or Damage to Property on First Loss Basis with All Risks Cover
- Theft due to Violent & Forcible Entry
- Family Personal Liability anywhere in the World excluding USA & Canada
- Transit Cover should you relocate within Singapore

Optional Cover

- Building at 0.05%
- Personal Effects at 1.00% (Worldwide) subject to the limits as per the plan selected.



Making The Right Decision

We want you to be 100% certain that the insurance product you've chosen is the right one for you. Should you change your decision about the policy you've taken, simply inform us within 14 business days from receipt of the policy document.

The information provided in this brochure is a summary. Please refer to the actual policy wordings for full details and list of exclusions. Coverage is effective after payment is accepted by insurer.

Table of Benefits

Sections	Coverage and Benefits	Gold (S\$)	Diamond (S\$)	Platinum (S\$)
1	Renovation, Fixtures & Fittings and Household Contents (All Risks Cover on First Loss Basis)	50,000	100,000	150,000
2	Loss of Money due to Theft	1,000	1,000	1,000
3	Replacement of Locks & Keys due to Break-in	1,000	1,000	1,000
4	Spoilage of Food and Drinks in Refrigerators or Freezers due to Malfunction	1,000	1,000	1,000
5	Fire Brigade and Ambulance Expenses	1,000	1,000	1,000
6	Accidental Death or Loss of Pedigree Pet	1,000	1,000	1,000
7	Accidental Damage to Fixed Glass and Mirror	2,500	2,500	2,500
8	Alternative Accommodation and/or Loss of Rent (Building)	15,000	20,000	25,000
9	Family Personal Liability (Worldwide excluding USA / Canada)	1,000,000	1,000,000	1,000,000
10	Family Personal Accident due to Accidental Death or Permanent Disablement (Worldwide)			
	a) For each Insured or Spouse (Age 18 to 65 years old)	30,000	30,000	30,000
	b) Each Child (max 3 children between 1 to 21 years old)	6,000	6,000	6,000
11	Contents Relocation - Transit cover (Within Singapore Only)	5,000	5,000	5,000
12	Removal of Debris	10,000	15,000	20,000
13	Fire Extinguishing Expenses	10,000	15,000	20,000
Premium (inclusive of 7% GST)		S\$110	S\$170	S\$230
OPTIONAL COVER				
14	Building		Rate: 0.05%	
15	Personal Effects at 1.00%	10,000	20,000	30,000

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

We cover Section 1 on All Risks basis with some deductible.

We also provide cover for you when you shift house within Singapore.

For more information, please request a copy of our Policy Wordings for your perusal.

Frequently Asked Questions

About Home Guardian Insurance

1. What is Home Guardian Insurance?

It is a comprehensive plan that provides coverage for household contents, renovation and fixtures & fittings on a first loss basis. Please refer to the policy for full details.

2. How is Home Guardian Insurance different from other Home Insurance products?

Unlike other home insurance products which offer protection for residences, Home Guardian Insurance offers a comprehensive coverage which insures your personal belongings against accidental damages and defence costs in respect of accidental death or bodily injury to any person (excluding family members residing with you) or accidental damage to third party's property caused by your negligence.

3. Do I still need to purchase a separate Home Guardian Insurance if I have a HDB fire insurance or Fire Mortgage Insurance with the bank?

Yes, a separate Home Contents Insurance is necessary. Generally, the Fire Insurance you purchase through HDB or the bank covers "Building Structure" only. You may purchase our Home Guardian Insurance.

4. Does this plan cover valuable items?

We have an Optional Cover for your personal effects on a Worldwide basis subject to the limits as stated in the plan with an excess.

5. Someone used a master key to enter my house and some items were stolen. Is this claimable?

This policy is subject to theft through violent and forcible entry only. Losses without proof of violent and forcible entry are not claimable.

Please refer to the policy for full details.

6. Can I purchase Home Guardian Insurance to cover my Home Contents, if I am a tenant?

Yes, you can insure the household contents belonging to you and your family.

7. Do I need to declare my household contents when I sign up for this policy?

You are not required to declare your household contents if you are agreeable with the sum insured under the selected plan.

8. Can the policy be terminated?

Yes.

- a) Should you change your mind after you had effect the policy, please contact us during the free-look period and you will get a full refund from us subject to no-claim paid out
- b) Should you change your mind after the free-look period, you will receive a pro-rate refund from us subject to no-claim paid out
- c) Non-payment of premium
We will cancel the policy if you failed to pay the premium before the commencement of the cover or during the renewal.

9. How do I file for claim?

Please notify Etiqa Insurance Berhad as soon as possible and complete Fire Claim form and provide evidence and supporting documents to us.

The claim form can be obtained through our website at www.etiqa.com.sg. Please click on the customer service portal and you will be able to download the claim form.

Data Protection and Privacy Statement ("Statement")

Individual personal data and privacy are important to Etiqa Insurance Berhad, especially yours. We would like to keep you informed of how Etiqa Insurance Berhad 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 Berhad, 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 for collecting, using and disclosing your personal data by Etiqa Insurance Berhad.

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.sdpc.org.sg).

www.etiqa.com.sg



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Insurance

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