

HOME INSURANCE

**Build a financial hedge over
your ASSETS that YOU have
so painstakingly saved and built**



ABOUT ETIQA INSURANCE

ETIQA Insurance was formed in 2001. It is a collaboration between Malaysia's largest local bank, Malayan Banking Berhad (Maybank) and Ageas International NV (formerly known as Fortis International NV), one of the largest providers of integrated financial services in Europe with a stakeholding of 70/30 percent, respectively.

Backed by a name you trust, **ETIQA** Insurance a wholly owned subsidiary of Maybank Ageas holding, a member of Maybank group. At **ETIQA**, we make insurance as simple and easy as possible, relieving you of the hassles of insurance clauses. Our insurance policies are designed to make life easier for you, with an emphasis on speed and convenience. This means no more headaches just to ensure that you and your loved ones are well-protected.

At **ETIQA**, we make insurance purchase and the process of making a claim, easy and personal. You need not worry about understanding insurance jargons or hidden words in the policy, the insurance policy is in clear, easy to understand English. No more lengthy forms to complete.

Etiqua Insurance Berhad

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FAQ

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 excluding household contents provided by HDB or its approved developer. The Homeowners Enhanced Insurance will provide you additional covers.

2. What does the Homeowners Enhanced Insurance covers?

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?

We ensure that you receive maximum protection at minimal cost. For as little as 21¢ a day, you get up to S\$470,000 in coverage. Insuring the Basic Fire Insurance and the Homeowners Enhanced Insurance with us means in the event of a fire or other perils, you need not worry about gaps in coverage. More importantly, you need not worry about which Insurer pays what and deal with different parties at any one time.

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 and 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 years plan to tie up with your Basic Fire Insurance policy.

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

Taking up the 5 years plan will leave you with no hassle of annual renewal. Your home will not be covered if you forgot to renew the policy. The 5 years plan can also tie up with your Basic Fire insurance expiry date so that you will have one expiry date for both policies.

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

You may choose any of the following option:

- Approach our friendly staff at the Etiqa Counter 213 / 215 at Toa Payoh HDB Hub level 2.
- Mail, fax or email us the completed application form in our brochure with payment. You can make payment by:
 - Cheque made payable to Etiqa Insurance Berhad
 - Credit Card
- Using SAM machine or vBox (internet)
- Approach any SingPost branch
- Contact our helpdesk at 63319 253 for assistance.

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 you personal date 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 website (www.gia.org.sg or www.lia.org.sg or www.sdic.org.sg).

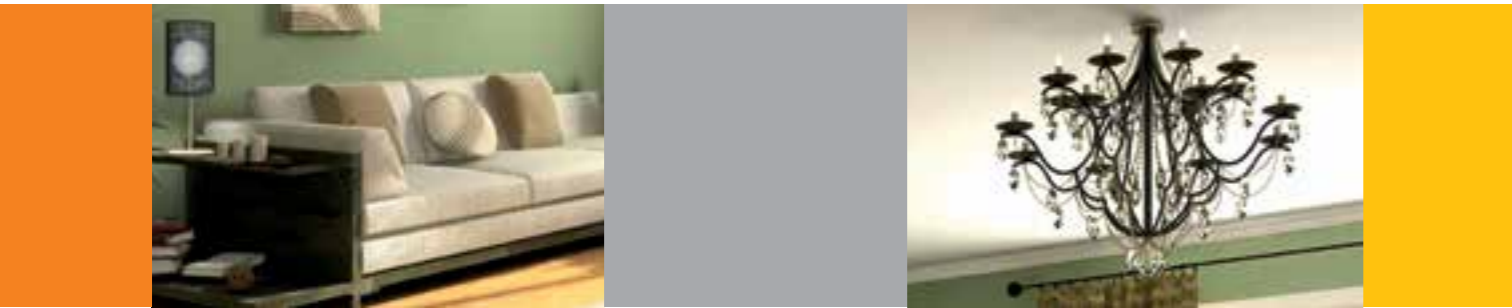
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The HDB Fire insurance policy covers the building structures, fixtures and fittings (based on current standard and specification for HDB flats) provided by the HDB and the approved developer.

It does **NOT** cover what you so painstakingly saved for and so lovingly bought and built – like your household belongings, or the renovations that you made, or even the shirt on your back?

All that you bought and brought to make yours and your family's lifestyle a luxurious one can evaporate within minutes should a four-letter-word strike



FIRE respects no time; race; conditions; or circumstances.

Fires are often not started by members of your family. More often than not, it is due to:

- Inadequate Housekeeping
- Careless Construction worker
- Other careless act of Third Parties

Just when you have made the last instalment on that TV or Fridge and see some relief to your financial constraints, disaster strikes and your whole world collapses around you. But, with foresight and modern-day, tailor-made insurance policies, you need not be held ransom by fire.

TRAGEDY MAY STRIKE BUT YOUR HOPE LIVES ON...

Fear Fire no more

Your dream and dream-home just went up in flames. But not your determination to redream your dream. Starting life all over again is no longer daunting. **ETIQA's** Homeowners Enhanced Insurance replaces almost everything you lost.

ETIQA's Homeowners Enhanced Insurance is a comprehensive solution and it complements the HDB Fire insurance. It is your security blanket to cover the cost of acquiring a new apartment, replacing burnt-out furniture and more. While you may have lost the roof over your head, **ETIQA's** Homeowners Enhanced Policy will provide you the ground under your feet to start life anew – this time with comfort and financial stability.

ETIQA is by your side at all times...from loss or damage to:

- Renovated items
- Personal effects
- Flooded floors from burst water pipes
- Compensation and legal fees where you are legally liable to pay
- Malicious damage to your personal property at home

With **ETIQA**, for a mere 21¢ per day, you will receive up to **S\$470,000 in benefits.**

HOMEOWNERS ENHANCED INSURANCE

ETIQA Homeowners Enhanced Insurance, at a glance:

Coverage Summary	Up to Coverage	Premium Payable
1. Cover for Renovated items and Household Contents including personal effects belonging to You and Your family (immediate family residing with you) against fire, lightning, domestic explosion, resultant damage caused by burst water pipes, earthquake, vehicle &/or aircraft impact damage, malicious damage, just to name a few. <ul style="list-style-type: none"> • Loss or Damage to Household Contents due to burglary by violent & forcible break-in to Your flat up to S\$30,000 • Loss of valuables and antiques up to limits specified in the policy 	S\$120,000*	
2. Rental of alternative accommodation when Your flat is made untenable because of an event caused by an insured peril	S\$20,000	
3. Bodily injury or property damage to third party caused by You or Your immediate family residing with You for which You are legally liable to pay compensation for accidents occurring within the insured premises.	S\$300,000	
4. Accidental Death benefit for You & Your spouse (65 years and below), anywhere in the World on a 24 hour basis	S\$30,000 (each)	
Annual Premium inclusive of 7% GST:		S\$79.90

*NOTE: All the above benefits are subject to policy limits, terms and conditions. * The aggregate amount includes the sum insured for theft.*

KEY BENEFITS

- Enjoy comprehensive benefits up to S\$470,000
- Hassle-free renewal. Choose between lump sum upfront payment or Automatic Annual Giro Renewal
- Policy is transferable when you move to another HDB flat with no questions asked
- Very competitive and affordable premium of S\$79.90 inclusive 7% GST per annum



Call us at **63319 253** for our latest promotion today!

HOMEOWNERS ENHANCED INSURANCE APPLICATION FORM

Mail To: **ETIQA Insurance Berhad**

One Raffles Quay,
#22-01, North Tower,
Singapore 048583

Name of flat owner: _____

_____ Gender: M / F

NRIC No: _____ Date of Birth: _____

Address: _____

_____ Postal Code: _____

Occupation: _____

Email: _____

Telephone: (HP) _____ (H) _____

Age of flat: _____

Flat Type: 1 / 2 / 3 / 4 / 5 / Executive or Multi Generation / Studio Apartment

HOMEOWNERS ENHANCED INSURANCE (ENHANCED)

Please select your cover choice.

5 Years upfront payment plan at S\$399.50

1 Year payment plan at S\$79.90

Commencement Date _____

PAYMENT OPTIONS

BY CHEQUE payable to **Etiqa Insurance Berhad**

Bank/Cheque No: _____

Total Cheque Amount: _____

BY GIRO S\$79.90 per annum with yearly Automatic renewal *(Please contact our office for Giro arrangement)*

BY CREDIT CARD (Visa or Mastercard only)

please tick one:

Payment for 1 year plan

Payment for 5 years plan

Total Amount payable _____

CardHolder's Name: _____

Card No:

Expiry Date: _____

Signature: _____ *(as on your credit card)*

OTHER PAYMENT OPTIONS

SAM machines / SingPost / log on to www.vbox.com.sg / walk in to HDB Hub Toa Payoh level 2, Etiqa Counter 213 / 215

For official use

IMPORTANT: Statement pursuant to Section 25(5) of the Insurance Act (Cap 142) or any amendments thereof. You are to disclose in this Application, fully and faithfully, all the facts which you know or ought to know, otherwise the policy issued may be void and You may receive nothing from the policy. No insurance is in force until this Application is accepted by Us in accordance to policy terms and conditions. This brochure and application is not a contract of insurance. The specific terms, exclusions and conditions applicable to this insurance are set out in the Policy that will be provided upon request.

DECLARATION AND AUTHORISATION

I/We

- a) That in respect of any of the risks to be insured:
- no loss, damage, injury or liability has arisen in the last 3 years and
 - no circumstance exists which render such risks abnormal
- b) That the above particulars to be true and correct and I/We agree that they shall be the basis of the contract between the Company and myself/ourselves.
- c) And agree on behalf of myself/ourselves and any person (s), firm or corporation, that any information collected or held by The Company (whether contained in this Application or otherwise obtained) may be used and disclosed by the Company, its associated individuals/ companies or any independent third parties (within or outside Singapore) for any matters relating to this Application, any Policy issued and to provide advice or information concerning products and services which the Company believes may be of interest to me/us, and to communicate with me/us for any purpose.

Signature _____ Date _____

DATA PROTECTION

I/We expressly authorize and consent to Etiqa's officers, employees and agents disclosing, at their sole discretion, any and all information relating to me/us, including my/our personal particulars, my/our transactions and dealings and my/our policies of insurances with Etiqa, to any of the following persons, whether in Singapore or elsewhere:

- Etiqa's holding companies, branches, representative officers, subsidiaries, related corporations or affiliates;
- any of Etiqa's contractors or third party service providers or distribution partners or professional advisers or agents;
- any regulatory, supervisory or other authorities, court of law, tribunal or persons, in any jurisdiction, where such disclosure is required by law, regulation, judgement or order of court or order of any tribunal or as a matter of practice;
- any actual or potential assignee(s) or transferee(s) of any rights and obligations of Etiqa under or relating to my/our policy or policies for any purpose connected with the proposed assignment/s or transfers; and
- any credit bureau, insurer or financial adviser, for such purpose(s) that Etiqa in its reasonable opinion considers appropriate including but not limited to the purposes of underwriting, customer servicing, investigation of Etiqa's representatives and monitoring of undesirable sales practices.

ETIQA INSURANCE SINGAPORE PRIVACY POLICY

I wish to receive information, including marketing materials from Etiqa Insurance Berhad (Singapore Branch) from the following communication channels:-

(Please tick)

- Call SMS/MMS* Fax Direct Mail
- Emails All

* "SMS / MMS" means any messages, whether in sound, text, visual or other forms

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