

## InsureHome

# Home Insurance Policy

Thank you for insuring with United Overseas Insurance Limited to protect you and your home. It is important for you to understand the insurance terms and conditions of the Policy coverage.

This Policy, including any endorsements We have issued, forms a legally enforceable agreement between You (the Policyholder) and Us. We agree to pay the benefits set out in this Policy in exchange for the premiums fully paid in Singapore dollars inclusive of relevant tax.

All information provided in Your application form (or electronic application form), including declarations made face to face, over the phone or online, Certificate of Insurance, Policy Schedule and Endorsements shall form the legal basis of this Policy.

You must answer all the questions in Your application accurately and disclose all facts You know or could reasonably be expected to know that is relevant to Our decision before this Policy is issued. Otherwise, You may receive no benefit from the Policy.

Your coverage under this Policy is subject to the type of cover, plan and benefits You have selected with the corresponding Policy terms and conditions. Applicable Excess are shown on Your certificate of insurance and Policy Schedules.

The Emergency Assistance Service is arranged by Us through Our appointed service provider to assist You in an emergency covered under this Policy.

**24-hour Emergency Helpline: (65) 6222 7737**

You are required to always identify Yourself by giving Your full name and Policy number to facilitate Us to assist You promptly.

## Contents

POLICY BENEFITS / COVERAGE .....	4
Eligibility of insured.....	5
Warranty.....	5
INSURANCE BENEFITS .....	6
Section 1: Building structure.....	6
Section 2: Household contents .....	6
Section 3: Household renovation .....	6
Section 4: Professional fees and removal of debris .....	7
Section 5: Household removal by professional movers.....	7
Section 6: Temporary accommodation .....	7
Section 7: Loss of rental income .....	8
Section 8: Conservancy charges or maintenance fee .....	8
Section 9: Emergency relief fund .....	8
Section 10: Loss of personal money .....	8
Section 11: Utilities bill .....	8
Section 12: Replacement of personal legal documents.....	9
Section 13: Fraudulent use of credit/cash cards .....	9
Section 14: Deterioration of food.....	9
Section 15: Personal accident.....	9
Section 16: Worldwide personal liability.....	10
Section 17: Accidental medical expenses .....	11
Section 18: Domestic helper's property .....	11
Section 19: Emergency home assistance.....	11
Section 20: Accidental breakage of mirrors and fixed glass.....	12
Section 21: Electronic track, awning and blinds.....	13
Section 22: Fire extinguishment expenses .....	13
Section 23: Smart home system .....	13
Section 24: Green home system (Optional benefit) .....	13
Section 25: Pet cover (Optional benefit) .....	13
GENERAL EXCLUSIONS.....	14
GENERAL CONDITIONS .....	16
(1) Governing law.....	16
(2) Responsibility.....	16
(3) Average .....	16
(4) Basis of settlement.....	16

(5) Automatic termination of coverage .....16

(6) Fraud .....16

(7) Claim matters .....16

(8) Rights of recovery .....17

(9) Reinstatement value .....17

(10) Arbitration .....18

(11) Renewal .....18

(12) Force majeure .....18

(13) Cancellation and premium refund .....18

(14) Free look period .....18

(15) Payment before cover warranty.....19

(16) Contract (Rights of Third Parties) Act 2001 .....19

(17) Property cyber and data exclusion (LMA 5401) .....19

(18) IT clarification .....19

(19) PDPA clause (Individual).....20

(20) Policy Owners’ Protection Scheme.....20

(21) Sanction limitation and exclusion clause .....20

(22) Nuclear / chemical / biological terrorism exclusion .....20

DEFINITIONS .....20

WHEREAS the Insured by the proposal and declaration which shall be the basis of this contract and is deemed to be incorporated herein has applied to United Overseas Insurance Limited (*herein* called “the Company”) for the insurance *thereinafter contained* and has paid or agreed to pay the premium as consideration for such insurance.

Now this Policy witnesses that in respect of events occurring during the *Policy terms and conditions*, and subject to the terms, exceptions and conditions contained herein or endorsed hereon (hereinafter collectively referred to as the Terms of this Policy).

**POLICY BENEFITS / COVERAGE**

Section	Benefits / Coverage	Maximum sum insured (S\$) per event for 12-months period
1	<b>Building structure</b>	As per Schedule
2	<b>Household contents</b> Sub-limit per article: S\$1,000 Excess: S\$100 each and every claim	As per Schedule
3	<b>Household renovation</b>	As per Schedule
4	<b>Professional fees &amp; removal of debris</b>	15,000
5	<b>Household removal by professional movers</b>	5,000
<b>Financial inconvenience benefits</b>		
6	<b>Temporary accommodation</b> Sub-limit: S\$500 per day	15,000
7	<b>Loss of rental income</b>	15,000
8	<b>Conservancy charges or maintenance fee (up to 3 months)</b>	1,000
9	<b>Emergency relief fund</b> (insured home is uninhabitable for 5 consecutive days)	1,000
10	<b>Loss of personal money</b>	500
11	<b>Utilities bill (up to 3 months from incident date)</b>	500
12	<b>Replacement of personal legal documents</b>	1,000
13	<b>Fraudulent use of credit/cash cards (within Singapore only)</b>	1,000
14	<b>Deterioration of food</b>	500
<b>Family protection benefits</b>		
15	<b>Personal accident</b>	
	Per adult	20,000
	Per child	10,000
	Aggregate family limit	50,000
16	<b>Worldwide personal liability</b>	
	Property type: HDB (Housing & Development Board)	500,000
	Property type: Private	1,000,000
17	<b>Accidental medical expenses</b>	
	Outpatient medical treatment	500
	Inpatient hospitalisation	1,500
18	<b>Domestic helper’s property</b>	500

19	Emergency home assistance (maximum 2 service assistance)	100 per service assistance
<b>Extended benefits</b>		
20	Accidental breakage of mirrors and fixed glass	1,000
21	Electronic track, awnings and blinds	2,000
22	Fire extinguishment expenses	1,000
23	Smart home system (digital locks/keys and security systems)	2,000
<b>Optional benefits</b>		
24	Green home system (solar panel, renewable energy storage, electric vehicle charging system)	5,000
25	<b>Pet cover</b>	
	Accidental death of domestic registered pedigree pets	500
	Temporary pet accommodation (maximum 20 days)	50 per day
	Accidental medical expenses for pets	1,000

#### Eligibility of insured

- (1) You must be a Singapore citizen or Singapore permanent resident residing in Singapore or a foreigner holding a valid employment pass or work permit to work in Singapore or holding a dependent pass or long-term visit pass on enrolment and/or each Policy renewal; and
- (2) You must be the owner, co-owner of Your Home in Singapore; or
- (3) You are a tenant or co-tenant who is currently legally renting the Home in Singapore.

#### Warranty

- (1) You must insure the Building, Renovations and Contents for their full reinstatement or replacement value. Otherwise, You are responsible for a share of the loss or damage applicable to You under "Average" clause in the General Conditions.

We reserve the right to:

- (1) Require You to submit a medical examination/ medical report at Your expense in support of all claims relating to the Accidental Injury;
- (2) Arrange for a post-mortem examination at Our expense;
- (3) Take over and conduct in Your name the defence or settlement of any insurance claim under this Certificate of Insurance and/or Policy;
- (4) At Our expense, take proceedings in Your name to recover compensation from any person responsible for the loss, damage, death or Injury and at Our discretion, settle the proceedings.

## INSURANCE BENEFITS

The Company agrees, subject to the terms, exceptions and conditions contained or endorsed hereon, that if during the Period of Insurance any Insured or Insured Person suffers loss as shown, We will cover such Insured Person to the extent as defined in the Policy.

### Section 1: Building structure

We will cover You for any loss or damage to the Building of Your Home caused by an Insured Peril, subject to the following terms:

- (1) We may, at Our discretion, reimburse You for the cost of repairing, reinstating or replacing the damaged part of the Building;
- (2) If the damage is due to seepage or leakage of water in Your Home, We will pay for the necessary expenses incurred for tracing the source of water seepage or leakage up to S\$5,000 with a co-payment of 20% that You need to pay.

Excess applicable for Section 1

- (1) S\$100 for each and every loss or damage claim to the Building;
- (2) S\$10,000 for each and every loss or damage claim for landslide or subsidence caused by flood only.

Exceptions for Section 1

We will not pay for the following:

- (1) Building improvements including but not limited to interior Renovation and fixtures, fittings and other additions made to the Building such as build-in cabinets, wardrobes, air-conditioners and the likes;
- (2) Cost of tracing the source of water seepage or leakages directly or indirectly due to failure of waterproofing or structural defects;
- (3) Loss or damage caused by ground or excavation works.

### Section 2: Household contents

We will cover You against any loss of or damage to the Your Contents in Your Home caused by an Insured Peril, subject to:

- (1) We can choose to reimburse You the cost of repairing or replacing the loss or damaged Contents;
- (2) We will consider each pair or set of items as one item only. For example, a camera and its parts/accessories will be considered one item, even if You bought each item separately.

Excess applicable for Section 2

- (1) S\$100 for each and every loss or damage claim.

Exceptions for Section 2

We will not pay for the following:

- (1) Loss or damage of cash and other negotiable securities, travel tickets, deeds, stamp collections, manuscripts, medals and coins, all whilst held for the purpose of collection;
- (2) Loss of or damage to domestic helper's property (only covered under Section 18).

### Section 3: Household renovation

We will cover You against any loss of or damage to the Renovations of Your Home caused by an Insured Peril, subject to:

- (1) We can choose to reimburse You the cost of repairing, reinstating or replacing the part of the Renovations that is damaged;

- (2) If the damage is due to seepage or leakage of water in Your Home, We will pay for the necessary expenses incurred for tracing the source of water seepage or leakage up to S\$5,000 with a co-payment of 20% that You need to pay.

Excess applicable for Section 3

- (1) S\$100 for each and every loss or damage claim to the Renovations;
- (2) S\$10,000 for each and every loss or damage claim for landslip or subsidence caused by flood only.

Exceptions for Section 3

We will not pay for the following:

- (1) Loss or damage caused by ground or excavation works.

#### **Section 4: Professional fees and removal of debris**

We will reimburse You for the professional fees necessarily incurred in the repair or reinstatement of the Building of Your Home caused by an Insured Peril. Professional fees covered are fees for architects, consultants, engineers or surveyors which are needed to assess or advise on the repair or reinstatement of the Building of Your Home.

We will reimburse You for the costs and expenses necessarily incurred in the removal of debris, dismantling or demolishing, shoring up or propping of the portion of Your Home caused by an Insured Peril to the Building, Contents and Renovations.

Exceptions for Section 4

We will not pay for the following:

- (1) Cost and expenses incurred for preparing documents for claim submission;
- (2) Cost and expenses from any other insurance Policy covering the same or recoverable from any source that is liable for the loss or damages;
- (3) Cost of removing, nullifying or cleaning up seeping, polluting or contaminating substances other than loss or damage caused by an Insured Peril under this Policy.

#### **Section 5: Household removal by professional movers**

We will cover accidental loss or damage to Your Home Contents whilst in the course of removal by the professional movers from Your Home to Your new permanent residence within Singapore.

Excess applicable for Section 5

- (1) The first 20% of each and every loss applies.

Exceptions for Section 5

We will not pay for the following:

- (1) Loss of or damage to Money and Valuables;
- (2) Loss or damage caused by mechanical or electrical breakdown.

We will only pay Your claim after You had given Us written or documentary proof that Your claim has been denied, rejected or partially paid by the service provider.

#### **Section 6: Temporary accommodation**

We will reimburse You for the reasonable cost of alternative temporary accommodation, if Your Home is Uninhabitable due to the consequential damaged by an Insured Peril while Your Home is undergoing repair or reinstatement.

**Important:**

- (1) Policy will only pay for a claim under either Section 6 or 7, not both;
- (2) We will pay the accommodation cost from the time Your Home is undergoing repair or reinstatement until completion;
- (3) The sub-limit for the accommodation cost is maximum S\$500 per day;
- (4) We will not pay for expenses incurred for food, beverages, phone calls, laundry, entertainment or pay-per-view programmes.

**Section 7: Loss of rental income**

We will reimburse You for any loss of rental income, if Your Home is Uninhabitable due to damage caused by an Insured Peril and Your tenant has to move out temporarily while Your Home is undergoing repair or reinstatement.

**Important:**

- (1) Policy will only pay for a claim under either Section 6 or 7, not both;
- (2) We will pay the rental income from the time Your Home is undergoing repair or reinstatement until completion;
- (3) You must submit a copy of the rental contract and related levy invoice as proof.

**Section 8: Conservancy charges or maintenance fee**

We will reimburse You the conservancy charges or maintenance fees for Your Home which You are responsible for paying to the town council or management corporation strata title (MCST) during the period where Your Home is undergoing repair or reinstatement caused by an Insured Peril, up to 3 months or up to the limit in the Schedule of benefits for any one incident, whichever is lower.

**Section 9: Emergency relief fund**

We will pay You a lump sum limit to buy essential items such as clothing or other personal belongings if Your Home is damaged by the Insured Perils causing Your Home to be Uninhabitable for at least 5 consecutive days.

**Section 10: Loss of personal money**

We will cover You and Your Family Members for the reasonable loss of Money caused by an Insured Peril within Your Home.

**Exceptions for Section 10**

We will not pay for the following:

- (1) Losses not reported to the police within 24 hours of discovery;
- (2) Loss of traveller's cheque, Money orders, coupons, vouchers, pre-paid cards, bonds, stamps or securities of any kind;
- (3) Any type of currency for the purpose of collection;
- (4) Deliberate act by any of Your Family Members residing in Your Home.

**Section 11: Utilities bill**

We will reimburse You the utilities bills of Your Home which You are responsible for paying to the service provider during the period where Your Home is undergoing repair or reinstatement, up to 3 months from the date of Your Home is affected by the Insured Perils.

### **Section 12: Replacement of personal legal documents**

We will reimburse You and Your Family Members for the expenses and cost of replacing identity cards, passports, title deeds, educational certifications that are damaged by an Insured Peril.

### **Section 13: Fraudulent use of credit/cash cards**

We will cover You for any monetary loss following theft of Your credit card and/or cash card by any unauthorized person within Your Home.

Exceptions for Section 13

We will not pay for the following:

- (1) Losses not reported to the police, the bank or credit card company within 24 hours of discovery;
- (2) Theft or unauthorised use by any of Your Family Members;
- (3) If You have recovered the losses from the bank or credit card company.

### **Section 14: Deterioration of food**

We will pay You the cost of replacing the loss or damage of food contained in Your refrigerator resulting from:

- (1) Mechanical breakdown or explosion of Your refrigerator;
- (2) Failure of the supply of electricity for a minimum of 6 hours.

Exceptions for Section 14

We will not pay for the following:

- (1) Caused by deliberate act or negligence by You, Your domestic helper(s) or any Family Members residing in Your Home;
- (2) Caused by the failure of electricity power supply as a direct or indirect consequence of any deliberate act by the electricity supplier/authority;
- (3) Caused by disconnection or switching off of the electricity supply whether Accidental or otherwise.

### **Section 15: Personal accident**

We will pay You, Your Family Members or Your legal representative if You sustain Accidental Injury during the Period of Insurance caused directly by the Insured Perils within Your Home, subject to:

- (1) No benefit will be payable unless Death occurs within 52 weeks from the date of Injury or Permanent Total Disability has continued for 52 weeks from date of Injury and in all probability will continue for the remainder of Your life;
- (2) Benefit shall only be payable in respect of any one Insured Person under Schedule of Benefits table (i) or (ii) in connection with the same Accident and not both;
- (3) Benefit payable as the result of one Accident shall not exceed 100% of the limit under this Section for Permanent Total Disability for any one Insured Person;
- (4) Benefit payable for loss or loss of use of a whole limb shall not include Benefit for parts of that limb;
- (5) Permanent Total Disability from gainful employment of any kind shall have lasted 52 weeks before Benefits become payable;
- (6) No benefit will be payable for Loss of Limb or Loss of Eye until at least 13 weeks after the date of Accident and such Benefit shall only be payable if Death does not happen as a result of the Accident;
- (7) No benefit will be payable if the Death or Injury is directly or indirectly caused by any Pre-existing Condition.

The maximum amount of all Benefits payable for one or more Injuries sustained by You during the Period of Insurance shall not exceed the maximum limit of this Section.

Schedule of Benefits	Percentage of Maximum Limit
(i) Death	100%
(ii) Permanent Total Disability from gainful employment of any and every kind	
(a) Loss of two (2) or more Limbs	100%
(b) Loss of one Limb	50%
(c) Loss of both Eyes	100%
(d) Loss of one Eye	50%
(e) Loss of hearing	75%
	both ears
	one ear
(f) Loss of Speech	75%
(g) Removal of lower jaw by surgical operation	50%
(h) Loss of a thumb	25%
	both phalanges
	one phalanx
(i) Loss of an index finger	10%
	three phalanges
	both phalanges
	one phalanx
(j) Loss of other fingers	8%
	three phalanges
	two phalanges
	one phalanx
(k) Loss of a big toe	2%
	both phalanges
	one phalanx
(l) Loss of each other toe	10%
	5%
	2%
(m) Third Degree Burn of 20% or less of the total body surface area.	50%
(n) Third Degree Burn of more than 20% of the total body surface area.	100%

### Section 16: Worldwide personal liability

We will pay the legal cost and expenses for representing or defending You or Your Family Members and the amount awarded against You or Your Family Members only by the court in Singapore if You or Your Family Members are legally responsible for Accidentally

- (1) injuring someone; or
- (2) causing loss or damage to someone else's property.

Important:

- (1) You and Your Family Members respectively must be residing in Singapore. Otherwise, We will only pay when the legal responsibility results from Your ownership or tenancy of the Home.

#### Exceptions for Section 16

We will not pay for the following:

- (1) Loss or damage to property that You or Your Family Members own or control;
- (2) Resulting from legal services We have not approved beforehand;
- (3) Loss of or damage to property that You, Your Family Members, relatives or Your employee own, in custody or control;

- (4) Any injury, loss or damage to Your Family Members, relatives or employees;
- (5) Any legal responsibility directly or indirectly caused by or arising from or is connected to Your or Family Member's trade, business or profession;
- (6) Any court judgement which is not delivered by a court within Singapore;
- (7) Any legal responsibility directly or indirectly caused by or arising from You or Your Family Members passing on a communicable disease to others;
- (8) Any legal responsibility directly caused by or arising:
  - (i) from owning animals except for Your domestic registered pedigree pet(s);
  - (ii) from abuse of controlled drugs or alcohol;
  - (iii) from riding or racing in races or rallies;
  - (iv) from polluting or harming the environment; or
  - (v) alterations, additions, improvements or repairs to the Home.

### **Section 17: Accidental medical expenses**

We will reimburse You and Your Family Members on medical expenses and cost incurred for outpatient medical and inpatient Hospitalisation treatment in Singapore if You or Your Family Members suffer an Accidental injury in Your Home caused by the Insured Perils.

#### Exceptions for Section 17

We will not pay for the following:

- (1) Any medical treatment that is caused directly or indirectly by sickness (e.g. heart attack or stroke) and not by Injury;
- (2) Any medical treatment that is caused directly or indirectly by any physical disability which existed before the start date of the Policy;
- (3) Any pregnancy-related sickness or treatment;
- (4) Any Dental Treatment expenses unless directly or indirectly caused by Accidental Injury;
- (5) Any expenses incurred for vitamins, probiotics, health supplements or skin care products.

If You are entitled to recover all or part of the expenses incurred from any person or any other source, We will only pay the balance amount of the medical expenses that are not reimbursed subject to the applicable limits for this Section.

### **Section 18: Domestic helper's property**

We will pay You for the physical loss or damage to clothing and personal effects (other than cash, currency notes, bank notes and stamps) belonging to the Insured's domestic helper(s), provided that such property is not otherwise insured, and is caused by an Insured Peril.

### **Section 19: Emergency home assistance**

We will pay maximum up to 2 home assistance services for every 12-months period of the Policy, up to the limit in the Schedule of benefits. You will have to pay the home service provider directly if the cost of a service exceeds the covered amount.

The following services are available to You when You contact Our appointed 24-hours emergency home assistance provider at +65 6222 7737.

(1) Locksmith assistance

In the event that You or any of Your Family Members is locked out of Your Home, We cover the cost to engage a locksmith to unlock Your Home. This Service shall not extend to You or any of Your Family Members who is locked out of any of the bedrooms in Your Home.

(2) Plumbing assistance

In the event that the water supply or drainage system is clogged or there is a leak in the water pipes, We cover the cost to repair and rectify the problem in Your Home.

This service shall not extend to You if Your Home is experiencing any of the following:

- (a) a leaking water tap which requires refurbishing;
- (b) water leaking from the ceiling of Your Home;
- (c) concealed water pipes in ceiling or walls.

(3) Electrical assistance

In the event of an electric power failure or short circuit, We cover the cost to engage an electrician to attend to and rectify the problem in Your Home. This service shall not extend to You in the event of any failure and/or malfunction of an electrical appliance.

(4) Air-conditioner engineer assistance

In the event that the air conditioner unit in Your Home is not functioning, We cover the cost to repair the unit.

This service shall not extend to You if the air-conditioning unit is experiencing any of the following:

- (a) noisy air-conditioner vent or faulty ventilation duct; or
- (b) not cold, water leaking or odour due to lack of servicing or maintenance within the last 6 months.

(5) Pest control assistance

In the event that there is a pest infestation in Your Home, including but not limited to bees and termites, We will cover the cost of a pest control to remedy the situation.

We and Our appointed assistance company are purely on referral or arrangement basis only. We do not warrant the services of the service providers and shall not be liable for any injury, damage or loss to personal property or goods in any way arising from any act, omission, default or neglect of the service providers or any persons in the provision of service or assistance under this Section.

### Section 20: Accidental breakage of mirrors and fixed glass

We will cover You for the replacement value for Accidental breakage of fixed mirrors or glass which forms part of the Building or Renovations in the Home.

#### Exceptions for Section 20

We will not pay for the following:

- (1) Any movable items such as handheld mirrors, computer screens, television, glass in wall hung picture frames and mirrors;
- (2) Loss of or damage caused by You or Your Family Members or under Your or Your Family Member's care, custody and control.

### **Section 21: Electronic track, awning and blinds**

We will cover You for the replacement value for loss or damage caused by an Insured Peril to the fixed electronic track, awning and blinds which forms part of the Building or Renovations in Your Home in addition to Section 1 and 3.

#### Exceptions for Section 21

We will not pay for the following:

- (1) Loss of or damage caused by You or Your Family Members or under Your or Your Family Member's care, custody and control.

### **Section 22: Fire extinguishment expenses**

We will cover the cost of refilling or replenishing fire-fighting equipment as a result of an Insured Peril. This applies only to expenses that are reasonably and necessarily incurred in extinguishing a fire within or in the immediate vicinity of Your Home.

### **Section 23: Smart home system**

We will cover You for the replacement value for loss or damage caused by an Insured Peril to the installed digital locks and security system with their attaching devices in Your Home.

#### Exceptions for Section 23

We will not pay for the following:

- (1) Policy will only pay for a claim under either Section 3 or 23, and not both;
- (2) Such equipment is under warranty period at the time of loss or damage;
- (3) Loss of or damage due to wear and tear or unexplained loss.

We will only pay Your claim after You had given Us written or documentary proof that Your claim has been denied, rejected or partially paid by the equipment supplier.

### **Section 24: Green home system (Optional benefit)**

We will cover You for the replacement value for loss or damage caused by an Insured Peril to the installed solar system, renewable energy storage system and electric vehicle charging system with their attaching devices in Your Home.

#### Exceptions for Section 24

We will not pay for the following:

- (1) Policy will only pay for a claim under either Section 3 or 24, and not both;
- (2) Such equipment is under warranty period at the time of loss or damage;
- (3) Loss of or damage due to wear and tear or unexplained loss.

We will only pay Your claim after You had given Us written or documentary proof that Your claim has been denied, rejected or partially paid by the equipment supplier.

### **Section 25: Pet cover (Optional benefit)**

We will cover Your domestic registered pedigree pet(s) for the following:

- (1) Death or injury caused directly by an Insured Peril within Your Home;
- (2) Placing them in a kennel, cattery or pet hotel, up to a maximum of 20 days, due to an Insured Peril and Your Home is Uninhabitable.

#### Exceptions for Section 25

We will not pay for the following:

- (1) Pre-existing conditions of Your domestic registered pedigree pet(s);
- (2) Any claims directly or indirectly to Pedigree pet(s) not owned by You or Your Family Members and under Your or Your Family Member's care, custody and control.

#### GENERAL EXCLUSIONS

The exclusions stated below applies to the entire Policy. More specific exclusions pertaining to each Section are applied in addition to these. We do not cover claims for events that arise directly or indirectly resulting from:

You and/or Insured Person for:

- (1) Pre-existing medical condition of Insured Persons as defined in the Definition, congenital disease or physical abnormality;
- (2) Known Event or self-exposure to needless peril (except in an attempt to save human life);
- (3) Sickness or disease not resulting from Accidental Injury;
- (4) Suicide or intentional self-injury;
- (5) Dental disease, dental care or surgery;
- (6) Any loss resulting from pregnancy including childbirth, caesarean operation, abortion, miscarriage and all related complications except miscarriage due to an Accident;
- (7) Sickness or disease or Injury due to a gradually operating cause;
- (8) Stress, anxiety, depression, or any emotional, psychiatric or sleep disorder or condition, while sane or insane;
- (9) Any cosmetic or plastic surgery or any elective surgery;
- (10) Any loss whilst under the influence of alcohol or the use of drugs (other than drugs used in accordance with treatment prescribed and directed by a Qualified Medical Practitioner, but not for the treatment of drug addiction);
- (11) Sexually transmitted disease, HIV (Human Immunodeficiency Virus) and/or HIV related illness including AIDS (Acquired Immune Deficiency Syndrome) or ARC (Aids Related Complex).

Loss of and damages due to:

- (12) You and/or Your Family Member's deliberate, malicious, unlawful or criminal action or failure to act;
- (13) If the Building Insured or containing the Insured property become unoccupied and so remain for a period of more than sixty (60) days;
- (14) Any loss or damage covered under any contracts, guarantee or law, or loss or damage that HDB town council or management corporation strata title (MCST) is responsible for replacing or repairing the cost of damages;
- (15) The order of any public or government authorities;
- (16) Consequential loss of any kind or description whatsoever;
- (17) Dishonesty, fraudulent action, trick device or other false pretence;
- (18) The cost of normal upkeep or normal making good or repairs;
- (19) Any wilful act or wilful negligence on the part of the Insured or any person acting on his behalf;
- (20) Electronic, mechanical or electrical breakdown, overheating, failure breakage or derangement other than loss destruction or damage caused by fire or lightning;
- (21) Wear and tear, rust, corrosion, mildew, mould, fungus, wet or dry rot, gradual deterioration, deformation or distortion, insects, larvae or vermin of any kind;
- (22) Inherent vice and latent defect;

- (23) Faulty or defective design materials or workmanship;
- (24) Pollution or contamination unless caused by fire, lightning or explosion;
- (25) Directly or indirectly arising out of or resulting from or in consequence of asbestos in whatever form or quantity;
- (26) Shrinkage, evaporation, loss of weight change, in flavour, colour, texture or finish, action of light, marring, scratching or abrading;
- (27) Damage to or deterioration of any article directly caused by the actual process of dyeing, cleaning, repair or renovation;
- (28) Exposure to weather conditions where property is left in the open or not contained in fully enclosed Building;
- (29) Interruption of the water supply, gas electricity or fuel systems or failure of the effluent disposal systems to and from Your Home;
- (30) Subsidence or heave or landslip unless caused by flood;
- (31) Settlement or movement of made-up ground or by coastal or river erosion;
- (32) Normal settlement or bedding down of structures;
- (33) Shrinkage or expansion of Buildings or foundations unless caused by fire, lightning, explosion, aircraft or other aerial devices dropped from them, road vehicles, earthquake, hurricane, cyclone, typhoon, windstorm, flood, bursting or overflowing of water tanks apparatus or pipes;
- (34) Collapse or cracking of Buildings unless caused by fire, lightning, explosion, aircraft or other aerial devices dropped from them, road vehicles, earthquake, hurricane, cyclone, typhoon, windstorm, flood, bursting or overflowing of water tanks apparatus or pipes;
- (35) Livestock, motor vehicles, motor cycles, caravans, all types of illegal electric personal Mobility Devices, trailers, boats, aircraft or their accessories.

Other events below,

- (36) Restoring or recreating loss or damaged information stored in films, tapes, cards, discs or other storage devices;
- (37) Any consequential loss or damage due to faults, loss in function, loss in Data, loss in accessibility of information, software or computer programmes;
- (38) Cyber-attacks to Your smart devices (except by force entry into Your Home by hacking Your smart lock);
- (39) Currency shortages due to mistake;
- (40) Currency exchange rate differences;
- (41) Mysterious disappearances or unexplained losses;
- (42) Nuclear fission, nuclear fusion or radioactive contamination;
- (43) War, invasion, acts of foreign enemies, hostilities or war like operations (whether war be declared or not), Civil War, mutiny, civil commotion, 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;
- (44) Confiscation, nationalisation, requisition, destruction of or damage to property by or under the order of any Government, public or local authority.

## GENERAL CONDITIONS

**(1) Governing law**

This Certificate of Insurance and/or Policy shall be governed by and interpreted in accordance with Singapore Law.

**(2) Responsibility**

You must adhere to the following conditions, otherwise We reserve the right not to pay any claims under this Policy or declare this Policy void.

- (a) Inform Us of any changes to the information that You have declared during the purchase of Policy within 3 calendar days of the changes;
- (b) Exercise reasonable care and take all precautions to prevent Accident, Injury or Illness and safeguard Your Home and personal belongings against loss or damage;
- (c) Fully and truthfully disclose all facts You know or ought to know which is material to Our decision to Insure You or pay claims under the Policy;
- (d) Provide written or documentary proof related to the claims and cooperate with Us throughout the claim process.

**(3) Average**

If the property hereby Insured shall, at the 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 the difference and shall bear a rateable proportion of the loss accordingly.

**(4) Basis of settlement**

In the event of a loss to the property insured herein, the Company shall pay the insured value or the market value of the Insured property, whichever is lower, subject to the deduction of any excess and amounts which the Insured is required to bear under the Policy. For the purposes of this condition, the term market value shall mean the value of the property insured herein at the time of damage or loss less due allowance for wear and tear and/or depreciation.

**(5) Automatic termination of coverage**

Coverage under this Policy will automatically expire and the Policy shall cease:

- (a) On the premium due date when any premium is not paid or when authorisation for payment for any premium is not given by a bank processing centre on its due date;
- (b) When the Policy is not renewed by its due date;
- (c) When the Policy is cancelled by You;
- (d) On the date when Your Home is no longer owned or tenanted by You.

**(6) Fraud**

Any fraud, misstatement or concealment in respect of this insurance or of any claim shall render this Policy null and void and any benefit due shall be or become forfeited and We reserve the rights to recover any claims paid.

**(7) Claim matters**

All claim enquiries and any occurrence of loss which may give rise to a claim should be advised as soon as reasonably possible, not later than thirty-one (31) days upon the date of Accident.

- (a) You are to inform the relevant law enforcement authorities at the time of loss and submit the documentation provided to You by these entities;
- (b) Contact Our emergency helpline in the event of an emergency covered under this Policy;

- (c) Submit all documents requested by Us to process your claim, including but not limited to, medical certificates or reports stating the nature of the illness and injuries, medical history records, original or certified true copies of invoices, receipts and police or service providers' reports obtained at your expense;
- (d) Compensate or reimburse Us for any claim payments We had made to You, which You received other payments for the same event. If You have other insurance against the events covered or are entitled to a reimbursement of all or part of the claim expense from any other source, We will only be liable for the difference between the amount recoverable from them and the amount that would otherwise have been payable under Your Policy;
- (e) All currency referred in this policy are expressed in Singapore dollar;
- (f) This Policy covers per event up to the limit in the Schedule of Benefits for every 12-months period.

**(8) Rights of recovery**

We reserve the right to recover any payment from You or any party who incurred the liability and should We be obligated to settle a claim by virtue of any applicable law or industry agreement, which without We would have not been obligated to pay.

If We have paid for any loss, damage or injury under the Policy:

- (a) Your right to recover from another party is subrogated to Us;
- (b) should it be determined that the claim was inadmissible under the Policy or the Policy has been voided, We reserve the right to recover any payment from You.

**(9) Reinstatement value**

In the event of the property insured under this Policy being destroyed or damaged, the basis upon which the amount payable under (each of the said items of) the Policy is to be calculated, shall be the cost of replacing or reinstating on the same site property of the same kind or type but not superior to or more extensive than the insured property when new, subject to the following special provisions and subject also to the terms and conditions of the Policy except insofar as the same may be varied hereby.

Special provisions:

- (1) The work of replacement or reinstatement (which may be carried out upon another site and in any manner suitable to the requirements of the Insured subject to the liability of the company not being thereby increased) must be commenced and carried out with reasonable dispatch and in any case must be completed within 12 months after the destruction or damage, or within such further time as the company may (during the said 12 months) in writing allow; otherwise no payment beyond the amount which would have been payable under the Policy if this memorandum had not been incorporated therein shall be made.
- (2) Until expenditure has been incurred by the Insured in replacing or reinstating the property destroyed or damaged the company shall not be liable for any payment in excess of the amount which would have been payable under the Policy if this memorandum had not been incorporated therein.
- (3) If at the time of replacement or reinstatement the sum representing the cost which would have been incurred in replacement or reinstatement if the whole of the property covered had been destroyed exceeds the sum insured thereon at the breaking out of any fire or at the commencement of any destruction of or damage to such property by any other peril insured against by this Policy, then the Insured shall be considered as being his own insurer for the excess

and shall bear a ratable proportion of the loss accordingly. Each item of the Policy (if more than one) to which this memorandum applies shall be separately subject to the foregoing provision.

- (4) No payment beyond the amount which would have been payable under the Policy if this memorandum had not been incorporated therein shall be made if at the time of any destruction or damage to any property insured hereunder such property shall be covered by any other insurance effected by or on behalf of the Insured which is not upon the identical basis of reinstatement set forth therein.

**(10) Arbitration**

All disputes or differences relating to the amount to be paid under this Certificate of Insurance and/or Policy (liability being otherwise admitted) shall be referred to arbitration in accordance with the Arbitration Act or any statutory re-enactment thereof and the making of an award shall be a condition precedent to Our liability.

**(11) Renewal**

We will contact You at least forty-five (45) days in advance of Your renewal date with Our offer to renew or give You time to make other arrangements if We are unable to renew Your insurance. The renewal offer will include the premium and any changes in the terms and conditions for the next period of cover.

**(12) Force majeure**

We may, on such notice in writing, terminate this Policy if We are or becomes prevented from performing its obligation under the Policy due to:

- (a) acts of God;
- (b) outbreaks of war, hostilities, riot, Civil Commotion, strikes, acts of terrorism;
- (c) the act of any government or authority (including sanctions, embargoes, refusals or revocations of any licence or consent);
- (d) outbreak of any communicable disease;
- (e) fire, storm, tempest or flood;
- (f) default or failure of a third-party; or
- (g) any cause or circumstance whatsoever beyond Our reasonable control.

**(13) Cancellation and premium refund**

This insurance may be terminated at the request of the Insured by giving Us thirty (30) days' prior notice, in which case We will retain the customary short period rate for the time the Policy has been in force. We will refund you the premium paid less S\$25 being the cancellation fee. All premium refund will be subject to GST.

We will not refund any premium if:

- (a) a claim has been paid or reported under this Policy;
- (b) the refund amount is less than S\$25; or
- (c) the premium for the Policy is not paid yet.

**(14) Free look period**

During the 14-days free look period, commencing from the issuance date of the Policy, if you find the Policy unsuitable for any reason after evaluating the benefits, terms and conditions, please return the Policy to us within the 14-days free look period for cancellation. The Policy will be terminated from the effective date of insurance and any premium charged to you will be refunded.

**(15) Payment before cover warranty**

(a) The premium due must be paid to the Insurer (or the intermediary through whom this Policy or bond was effected) on or before the inception date ("the inception date") or the renewal date of the coverage. Payment shall be deemed to have been effected to the Insurer or the intermediary when one of the following acts takes place:

- (i) Cash for the premium is handed over to the Insurer;
- (ii) A credit or debit card transaction for the premium is approved by the issuing bank;
- (iii) Payment through an electronic medium including the internet is approved by the relevant party.

(b) In the event that the total premium due is not paid to the Insurer on or before the inception date or the renewal date, then the insurance shall not attach and no benefits whatsoever shall be payable by the Insurer. Any payment received thereafter shall be of no effect whatsoever as cover has not attached.

**(16) Contract (Rights of Third Parties) Act 2001**

A person who is not a party to this Certificate of Insurance and/or Policy shall have no rights under the Contracts (Rights of Third Parties) Act 2001 to enforce any of its terms. Subject otherwise to the terms and conditions of this Certificate of Insurance and/or Policy.

**(17) Property cyber and data exclusion (LMA 5401)**

(a) Notwithstanding any provision to the contrary within this Policy or any endorsement thereto this Policy excludes any:

- (i) Cyber Loss;
- (ii) Loss, damage, liability, claim, cost, expense of whatsoever nature directly or indirectly caused by, contributed to, resulting from, arising out of or in connection with any loss of use, reduction in functionality, repair, replacement, restoration or reproduction of any Data, including any amount pertaining to the value of such Data; regardless of any other cause or event contributing concurrently or in any other sequence thereto.

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

(c) This endorsement supersedes and, if in conflict with any other wording in the Policy or any endorsement thereto having a bearing on Cyber Loss or Data, replaces that wording.

**(18) IT clarification**

Property damage covered under this Certificate of Insurance and/or 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 the Certificate of Insurance and/or 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 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.

**(19) PDPA clause (Individual)**

In accordance with the provisions of the Personal Data Protection Act 2012 ("PDPA"), Our privacy notice shall form part of the terms and conditions of this Policy. A copy of Our privacy notice can be found at [www.uoi.com.sg](http://www.uoi.com.sg).

**(20) 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 GIA or SDIC websites ([www.gia.org.sg](http://www.gia.org.sg) or [www.sdic.org.sg](http://www.sdic.org.sg)).

**(21) 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 would expose that Insurer to any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of Singapore, the European Union, United Kingdom or United States of America.

**(22) Nuclear / chemical / biological terrorism exclusion**

It is agreed that, regardless of any contributory cause(s), this Policy does not cover any claims in any way caused or contributed to by an act of terrorism involving the use or release or the threat thereof of any nuclear weapon or device or chemical or biological agent.

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 organisation(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.

## DEFINITIONS

1. **"Accident / Accidental"** means a sudden, an unforeseen and unexpected event which happened during the Period of Insurance which must be the only cause of injury or property damage.
2. **"Building"** means a private dwelling, residential flat or private boarding house and all domestic outbuildings, fixtures and fittings attached to the Building, in-ground swimming pool, underground services, walls, gates, fences and all other domestic improvements of a structural nature excluding foundation at Your Home and for which You are legally responsible. All Buildings are declared by You to be built of brick, stone or concrete and roofed with concrete, slate, metal and other non-combustible mineral ingredients unless specially mentioned.
3. **"Civil Commotion"** means a disturbance, commotion or disorder created by civilians usually against a governing body or the policies thereof.
4. **"Civil War"** means armed opposition between two or more parties belonging to the same country where the opposing parties are of different ethnic, religious, or ideological groups. Included in the definition: armed rebellion, revolution, sedition, insurrection, coup d'état, the consequences of martial law.

5. **“Computer System”** means any computer, hardware, software, communications system, electronic device (including, but not limited to, smart phone, laptop, tablet, wearable device), server, cloud or microcontroller including any similar system or any configuration of the aforementioned and including any associated input, output, Data storage device, networking equipment or back up facility owned or operated by the Insured or any other party.
6. **“Contents”** means any physical and movable household items or personal belongings and Valuables that is kept within Your Home that belong to You or Your Family Members. This does not include any Money, credit/ cash card, personal legal documents, motor vehicles, motorcycles, watercraft, aircraft or their accessories/ parts, domestic pets and any item not belonging to You or Your Family Members or any item/ property used in connection with Your business, trade or profession.
7. **“Cyber Act”** means an unauthorised, malicious or criminal act or series of related unauthorised, malicious or criminal acts, regardless of time and place, or the threat or hoax thereof involving access to, processing of, use of or operation of any Computer System.
8. **“Cyber Incident”** means:
  - (a) any error or omission or series of related errors or omissions involving access to, processing of, use of or operation of any Computer System; or
  - (b) any partial or total unavailability or failure or series of related partial or total unavailability or failures to access, process, use or operate any Computer System.
9. **“Cyber Loss”** means any loss, damage, liability, claim, cost or expense of whatsoever nature directly or indirectly caused by, contributed to by, resulting from, arising out of or in connection with any Cyber Act or Cyber Incident including, but not limited to, any action taken in controlling, preventing, suppressing or remediating any Cyber Act or Cyber Incident.
10. **“Data”** means information, facts, concepts, code or any other information of any kind that is recorded or transmitted in a form to be used, accessed, processed, transmitted or stored by a Computer System.
11. **“Dental Treatment”** means emergency treatment of sound and natural teeth to stop sudden pain. This does not include normal or ongoing care of teeth or cosmetic surgery to replace crowns, dentures, or implants.
12. **“Excess”** means the amount You must pay in the event of each and every loss.
13. **“Family Members”** means You and Your family relations that is permanently staying with You in Your Home.
14. **“Home”** means the residential property which You are the owner or legal tenant of the property with the address shown on the certificate of insurance and/or schedule.
15. **“Hospitalisation”** means an inpatient hospital stay at an establishment which meets all of the following requirements:
  - (a) holds a licence as a hospital (if licensing is required in the state or Governmental jurisdiction);
  - (b) operates primarily for the reception, care and treatment of sick, ailing or injured persons as in-patients;
  - (c) provides 24-hour nursing service by registered or graduated nurses;
  - (d) has at least one licensed physician staff available at all times;
  - (e) provides organised facilities for diagnosis and major surgical facilities and

- (f) is not primarily a clinic, nursing, rest or convalescent home or similar establishment and is not other than incidentally, a place for alcoholics or drug addicts.
16. **"Illness"** means any noticeable change in physical health of an Insured Person due to a medical condition contracted, commencing or manifesting which the Insured Person seeks the care of a Qualified Medical Practitioner acting within the scope of his/her license to treat the Illness for which the claim is made provided the Illness is not a Pre-Existing Condition and nature of Illness is not excluded from this Policy.
17. **"Injury"** means Injury caused by an Accident, and which shall have occurred solely by and independently of any other causes. Such Injury includes injuries resulting in Permanent Total Disability or death.
18. **"Insurer / Our / We / Us"** refers to United Overseas Insurance Limited ("UOI").
19. **"Insured Perils"** means:
- (a) fire, lightning or explosion;
  - (b) damage caused by aircraft or other aerial devices or articles dropped from them;
  - (c) damage caused by road vehicle or animal which You or Your Family Members do not own or control;
  - (d) bursting or overflowing of domestic water tanks or pipes in Your Home;
  - (e) hurricane, cyclone, typhoon, windstorm, flood, earthquake;
  - (f) riot, strike or malicious act by others;
  - (g) theft or attempted theft accompanied by forcible entry.
20. **"Insured / Insured Person"** refers to the people whose name(s) is/are shown in the Certificate of Insurance and persons whose this Policy states in each section to be covering upon.
21. **"Known Event"** means any situation that is made known to You or You ought to have known which threatens or affects Your Home, Building, Renovations, Contents or personal belongings before You applied for cover under this Policy or made changes to the cover under this Policy.
22. **"Loss of Eye"** means the complete and irrecoverable and irremediable loss of sight of an eye.
23. **"Loss of Limb"** means:
- (a) in the case of any upper limb loss by physical severance of at least all four (4) fingers in their entirety or permanent total loss of use of an entire arm or hand;
  - (b) in the case of a lower limb loss by physical severance at or above the ankle or permanent total loss of an entire leg or foot.
24. **"Loss of Speech"** means total permanent inability to communicate verbally.
25. **"Mobility Device"** means a vehicle that is designed to be used by one (1) person and is propelled by an electric motor attached to the vehicle.
26. **"Money"** means currency notes and coins belonging to You and Your Family Members.
27. **"Period of Insurance"** means the period during which the coverage under this Policy is effective, as stated in the Certificate of Insurance and/or Policy.

28. **"Permanent Total Disability"** means absolute disablement for fifty-two (52) weeks and at the end of that time beyond hope of improvement.
29. **"Pre-existing Condition"** means any Injury, Illness or physical condition
  - (a) for which treatment, or medication, or advice, or diagnosis has been sought or received during the twelve (12) months prior to the commencement of the Certificate of Insurance and/or Policy;
  - (b) which you have prior knowledge of or should reasonably know about, including manifestations and symptoms which existed before the Period of Insurance.
30. **"Policy"** means this document, including any information provided or declaration made by You or on Your behalf, the schedule and any endorsements We have issued under this Policy.
31. **"Qualified Medical Practitioner"** means a legally licensed physician or surgeon duly registered and practising within the scope of his/her license pursuant to the laws in Singapore in which such practice is maintained. The attending Qualified Medical Practitioner shall not be the Insured Person, the Insured Person's spouse or a person who is related to the Insured Person.
32. **"Renovations"** means improvements and additions made within Your Home in the form of fixtures and fittings which does not form part of the Building.
33. **"Third Degree Burn"** means a burn resulting in the damage or destruction of the skin to its full depth and damage to the tissues beneath.
34. **"Uninhabitable"** means Your Home will be assessed by Us or Our appointed loss adjuster and in Our sole discretion to decide if it is considered unfit to live in or tenanted.
35. **"Valuables"** means jewellery, watches, antiques, paintings, furs, work of art, curios, gold, silver, platinum, precious metals, precious stones and other collectable items including but not limited to stamps, coins and wines.
36. **"You / Your"** refers to the people who is/are named as Insured or Insured Person in the Certificate of Insurance and/or schedule.