

GreatHome

Here is Your GreatHome Insurance Policy document. Please examine it together with the Schedule, to ensure that You understand the terms and conditions and have the protection You need.

It is important that this Policy document together with the Schedule and any amendment or endorsement issued (the "Policy") from time to time are read together to avoid any misunderstanding.

If You have any questions after reading these documents, please contact your professional insurance intermediary or Us.

If there are any changes that may affect the insurance provided, please contact Us immediately.

IMPORTANT NOTICE

The insurance cover provided under this Policy is based on the information the Proposer has provided to Us.

Please be reminded that You must fully and faithfully declare to Us the facts that You know or ought to know, otherwise no benefit may be received from this Policy.

You are also requested to read this Policy. If any error or misdescription is found, the Policy should be returned to the issuing office for correction.

YOUR POLICY

Your Policy sets out the terms and conditions of a contract of insurance between You and Us. The proposal form, declaration and any information You gave to Us at the time of application shall form the basis of this contract.

In consideration of the payment of premium to Us, and subject to the terms, conditions, exclusions, provisions and limitations contained or endorsed in this Policy, We will provide You with insurance cover as described in the Policy during the Period of Insurance or any subsequent period for which You pay and We accept the required premium.

Please read the Policy carefully and keep it safe. We suggest that You keep Your family members informed of this insurance cover as it would be helpful in the event of a claim.

CUSTOMER CARE

We are committed to providing You with a high standard of service and customer care. Should You have any reason to feel that We have not provided the service You expected, please contact Your professional insurance intermediary. If You do not use the services of a professional insurance intermediary, please contact Us directly, preferably in writing. We will be ready to help You with Your concerns.

Important – Please remember to quote your Policy number / reference in your communication.

FREE LOOK (for Non-Corporate Insured)

This Policy may be cancelled by written request to Us within fourteen (14) business days from the date of receipt of this Policy document. Any premium paid will be refunded to You provided We have not been notified of any claim.

If this Policy is sent by post, it is deemed to have been delivered and received in the ordinary course of the post, seven (7) days after the date of dispatch.

This right to return the Policy is applicable only to newly incepted annual policies.

CONTENTS	PAGE
IMPORTANT NOTICE	1
YOUR POLICY	1
CUSTOMER CARE	1
FREE LOOK (for Non-Corporate Insured)	1
CONTENTS	2
DEFINITIONS (Applicable to the whole Policy)	3
SECTION 1 – HOUSEHOLD CONTENTS AND RENOVATIONS	5
SECTION 2 – PERSONAL LIABILITY	7
SECTION 3 – WORLDWIDE PERSONAL ACCIDENT	8
SECTION 4 – STRESS PAYMENT	10
GENERAL CONDITIONS (Applicable to the whole Policy)	10
GENERAL EXCLUSIONS (Applicable to the whole Policy)	12
CLAIM CONDITIONS (Applicable to the whole Policy)	14

DEFINITIONS (Applicable to the whole Policy)

Accident / Accidental

A sudden, unforeseen and fortuitous event which occurs at an identifiable time and place which must be the only cause of injury or damage to or loss of property, whichever applies.

Bodily injury

Physical injury to the body sustained by an Insured Person and is caused by an Accident solely and independently of any other cause and not by any medical condition, sickness, disease, natural occurring condition, gradual physical wear and tear or mental disorder.

Building

The physical structure of the house, apartment or flat, occupied as a dwelling and construction of brick and/or concrete and roofed with tiles and/or other incombustible materials including its garages, outbuildings, swimming pools, terraces, footpaths, driveways, gardens, gates, fences excluding drains and foundations, and shall include renovations, fixtures and fittings therein which were originally part of the Home when it was transferred by the developer or builder to the first owner of the Home, situated within the premises and forming part of the property, at the Situation described in the Schedule.

Family

Your spouse, biological / legally adopted children and any other persons (other than paying guests or tenants) who are permanently living in Your Home.

Home

The area described in the title deeds situated at the address in Singapore shown in the Schedule, which is Your private residence used solely for domestic purposes.

Household Contents

Any moveable household item in or on the Building stated in the Schedule but excluding:

- a) Property more specifically insured under any other policy.
- b) Money, credit cards, deeds, bonds, bills of exchange, promissory notes, cheques, traveller's cheques, securities for money, stamps, documents of any kind (including but not limited to identity cards, driving licenses, any stored-valued cards and any cards issued by financial institutions / associations / government authorities / corporations), manuscripts, medals, motor vehicles, caravans, trailers, aircraft, watercraft or spare parts and accessories while attached to or in any part of them, pedal cycles, contact lenses, hearing aids, furs, pets and livestock unless specifically mentioned herein.
- c) Any part of the structure or ceilings of the Building and the like or external television and radio antennae, aerials, aerial fittings, masts and towers.
- d) Renovation, fixtures and fittings.
- e) Property owned or held in trust in connection with any business profession or trade.

Hospital

A legally constituted establishment operated pursuant to the laws of the country in which it is based, which holds a licence as a hospital (if licensing is required in the state or government jurisdiction), and meets the following requirements:

- a) Operates primarily for the reception, care and medicare and treatment of sick, ailing or injured persons as inpatients;
- b) Provides full-time nursing service by and under the supervision of a staff of nurses;
- c) Has a staff of one or more medical doctors available at all times;
- d) Maintains organised facilities for the medical diagnosis and treatment of such persons, and provides (where appropriate) facilities for major surgery within the confines of the establishment or in facilities controlled by the establishment;
- e) Is not primarily a clinic, nursing or rest or convalescent home or similar establishment and is not other than incidentally, a place for alcoholics or drug addicts.

and Hospital shall not mean the following:

- a) A mental institution; an institution confined primarily to the treatment of psychiatric disease including sub normality; the psychiatric department of a hospital;
- b) A place for the aged; a rest home; a place for drug addicts or alcoholics;
- c) A health hydro or nature cure clinic; a special unit of a hospital used primarily as a place for drug addicts or alcoholics, or a nursing, convalescent, rehabilitation, extended-care facility or rest home.

Insured / You / Your

The person named as the Insured in the Schedule.

Insured Person(s)

The person or persons described as such in the Schedule, ordinarily residing in Singapore for whom the insurance is arranged.

Insured Perils

Refers to the following:

- a) Fire, lightning, thunderbolt, subterranean fire
- b) Explosion
- c) Aircraft and other aerial devices and/or articles dropped therefrom
- d) Impact with the Building by any road vehicle, horses or cattle not belonging to or under Your control or any member of Your Family
- e) Bursting or overflowing of domestic water tanks, apparatus or pipes excluding:
 - i) damage thereto
 - ii) loss or damage occurring while the Building is left unoccupied for more than sixty (60) consecutive days
 - iii) landslip or subsidence
- f) Riots, civil commotion or acts of strikers or locked out workers or persons taking part in labour disturbance
- g) Malicious damage, whether or not such act is committed in the course of a disturbance of the public peace excluding loss or damage occurring whilst the Building is left unoccupied for more than sixty (60) days
- h) Earthquake or volcanic eruption, including flood or overflow of the sea occasioned thereby, but excluding landslip or subsidence
- i) Hurricane, cyclone, typhoon or windstorm including flood or overflow of the sea occasioned thereby, excluding:
 - i) any building in the course of construction, reconstruction or repair (unless all outside doors, windows and other openings thereto are complete and protected against perils)
 - ii) landslip or subsidence
- j) Burglary, accompanied by actual forcible and violent breaking into or out of the Building or any attempt there at Your premises but excluding loss or damage occurring while the Building is left unoccupied for more than 60 consecutive days

Jewellery

Items made of or containing precious metals and/or semi-precious and/or precious stones including but not limited to bangles, bracelets, brooches, cufflinks, ear rings, lockets, necklaces, pendants, and rings.

Medical Practitioner

A person who has a qualified degree in western medicine and who is legally licensed and qualified to practice as a doctor in Singapore to provide medical or surgical services within the scope of their licence and training. The Medical Practitioner cannot be the Insured Person, the Insured Person's spouse, the Insured Person's business partner, the Insured Person's employer, the Insured Person's employee, the Insured Person's agent or a person who is related to the Insured Person in any way including but not limited to by blood, marriage or adoption.

Period of Insurance

The Policy period specified in the Schedule.

Personal Effect

Articles of personal use designed specifically to be worn or carried e.g. clothing, fur, pens, Jewellery, watches and camera equipment etc excluding money, portable communication devices and items that are used in connection with any business profession or employment, as well as items insured under a separate Policy.

Pre-Existing Medical Condition

- a) Any condition, illness, disease, disability or defect for which the Insured Person has sought medical advice, been investigated, been diagnosed, been hospitalised, received medical treatment, undergone surgical operation, or been prescribed drugs at any time; or
- b) Any signs and symptoms manifested in the last twelve (12) months prior to the commencement of the Policy which would have caused a prudent person to seek counselling, seek medical advice, undergo investigation or diagnostic tests, receive medical treatment, undergo surgery, be hospitalized, or be prescribed drugs.

Proposer

The person who apply for this insurance on behalf of the Insured Person(s) and named in the Schedule.

Renovations

Any fixture, installation or addition for improvement, decoration or betterment within Your Home made by You as owner or by any former owner of Your Home in the form of fixtures and fittings (including flooring, built-in wardrobes and air-conditioners), but does not include any part of the Building.

Schedule

The document containing details of Insured, Insured Person(s), Your Home and Period of Insurance. The Schedule forms part of the Policy.

Uninhabitable

Impairment to the Building whereby the premises is unfit or unsuitable to live in.

Valuables

Jewellery, watches, pens, antiques, paintings, furs, works of art, curios, stamps or coin collections, belonging to You and/or any member of Your Family and/or domestic servant normally residing with You.

We / Us / Our / the Company

Great Eastern General Insurance Limited

WHAT YOUR POLICY COVERS

SECTION 1 – HOUSEHOLD CONTENTS AND RENOVATIONS

We will indemnify You against Accidental loss of or damage to the Household Contents, Renovations and other Personal Effects belonging to You and/or any member of Your Family and/or domestic servant normally residing with You for which You are legally responsible whilst contained in the situation described in the Schedule and caused by any of the Insured Perils.

We may at Our option repair, reinstate or replace any property lost or damaged or may pay in cash the amount of the loss or damage. This Section is arranged on a first loss basis, it being understood that We shall pay losses up to the sum insured stated in the Schedule of this Policy without the application of average.

Notwithstanding the sub limit under the following Extensions, Our maximum liability for this Section is in Policy aggregate for the Period of Insurance and shall not exceed the Sum Insured specified in the Schedule.

EXTENSIONS TO SECTION 1**BREAKAGE OF MIRROR AND FIXED GLASS**

We will indemnify You against Accidental breakage to mirror and fixed glass to furniture up to a limit of S\$500 excluding:-

- a) mirrors or glass ordinarily carried by hand or to glass in radio or television sets, clocks, vases ornaments, pictures and similar objects;
- b) property already damaged or in imperfect condition prior to the damage occurring; or
- c) the first S\$100 for each and every claim

COST OF ALTERNATIVE ACCOMMODATION

We will indemnify You in the event that the Building is rendered uninhabitable by an Insured Peril under this Policy against reasonable additional expenses for alternative accommodation and / or loss of rental income during the period necessary for the reinstatement of the Building subject to a limit not exceeding 15% of the total sum insured on Household Contents and Renovations as specified in the Schedule. This benefit is payable only if You are residing at the Building under the Policy.

DAMAGE TO SECURITY SYSTEMS

We will indemnify You for loss of or damage to Security System up to a limit of S\$500 caused by Insured Perils.

For the purpose of this extension, Security System refer to Closed Circuit Television (CCTV), Digital Video recorder (DVR), Network Video Recorder (NVR) Internet protocol (IP) camera, Door Access, Card Access, Alarm system or Biometric System solutions.

FIRE EXTINGUISHING COSTS

We will indemnify You the costs of replenishment of fire-fighting appliances and destructions to such appliances up to a limit of S\$250.

Provided always that Our maximum liability in respect of such costs shall be limited to those necessarily and reasonably incurred in extinguishing fire at the Building stated in this Policy.

HOUSEHOLD REMOVAL BY PROFESSIONAL MOVERS

We will indemnify You for loss or damage to the Household Contents against the Insured Perils under this Policy while they are being moved by professional movers between the Building to a new permanent residence within Singapore excluding loss or damage whilst removed for sale or exhibition or to a furniture depository.

Provided that

- a) the loss is not covered under any other Policy;
- b) Up to a limit of S\$7,500

LOSS OF MONEY

We will indemnify You against loss of money within the Building arising out of the Insured Perils under this Policy up to a limit of S\$1,000.

LOSS OF PET DOG OR CAT

We will indemnify You for any Period of Insurance for the cost of replacing the licensed pet dog and / or cat up to a limit of S\$500 in the aggregate in respect of:

- a) Accidental death caused by violent external and visible means, occurring whilst the pet dog(s) and/or cat(s) is/are confined within the Building; or
- b) theft of pet dog(s) and/or cat(s) by actual forcible, violent breaking into or out from the Building and had gone missing for more than 30 days.

Provided that:-

1. the pet dog(s) and/or cat(s) is/are not having any physical defects, illness or disease known to You when the Policy was taken up or at renewal and not accepted in writing by Us;
2. the pet dog(s) and/or cat(s) is/are not aged under three (3) months or over five (5) years old;
3. the pet dog(s) and/or cat(s) is/are not undergoing or has undergone surgery not necessitated by Accidental bodily injury nor necessary to save the pet dog(s) and/or cat(s) life, which results in its death;
4. where the pet dog(s) and/or cat (s) is/are registered with the Agri-food & Veterinary Authority of Singapore;
5. the death is not caused directly or indirectly by You or members of Your Family;
6. the Building must not be left unoccupied for more than 30 days; and
7. Documentary proof of ownership of the pet dog(s) and/or cat(s) must be shown.

COST OF CLAIM ASSISTANCE

We will indemnify You the reasonable and supportable costs incurred by You (including utilising of external consultants by You) for preparing, presentation, certification and/or verification of any claim resulting from loss insured under this Policy.

Provided always that Our maximum liability in respect of such loss shall not exceed S\$2,500 any one Period of Insurance.

REMOVAL OF DEBRIS

We will indemnify You on the costs and expenses necessarily incurred by You in the removal of debris, dismantling or demolishing, shoring up or propping of the portion or portions of the property insured by this Policy which are destroyed or damaged by Insured Perils.

Provided always that the liability for such destruction or damage and expenses shall not exceed 5% of the loss incurred on Household Contents and Renovations as specified in the Schedule, subject to a maximum limit of S\$5,000 any one Period of Insurance.

REPLACEMENT OF LOCKS AND KEYS

We will indemnify You for the cost of replacement of locks and keys damaged as a result of actual forcible and violent breaking or any attempt thereat into or out of the building up to a limit of S\$500.

SPOILAGE OF FOOD IN THE REFRIGERATOR

Loss or damage to food contained in a refrigerator whilst contained in the Building caused by deterioration resulting from:

- a) breakdown or explosion of such refrigeration unit or non-operation of any thermostatic or automatic controlling devices pertaining thereto and/or;
- b) failure of the supply of electricity

Excluding loss or damage resulting from the deliberate act / known power interruption of any power supply authority or the withholding or restricting of power by such an authority, or deliberate act or neglect of that by You and/or members of Your Family and/or domestic servant, and provided that the refrigerator or freezer is less than seven (7) years old.

Provided always that Our maximum liability under this extension shall not exceed the sum of S\$100 any one Period of Insurance.

PAIR AND SET CLAUSE

Where an insured item consists of articles in a pair or set, We shall not pay more than the value of any particular part or parts which may be lost or damaged, without reference to any special value which the article may have as part of such pair or set, nor more than a proportional part of the sum insured of the pair or set.

WORKS OF ART, JEWELLERY AND VALUABLES

We will indemnify You of any loss of or damage caused by Insured Perils under the Policy to works of art, Jewellery and Valuables belonging to You or members of Your Family of the household permanently residing with You in the Building.

Provided always that Our maximum liability under this Extension shall not exceed:-

- a) S\$2,000 for any one article unless specially agreed and specified in the Schedule; and
- b) 15% of the total sum insured on Household Contents and Renovations as specified in the Schedule for all articles in the Policy aggregate unless specially agreed and specified in the Schedule.

EXCLUSIONS TO SECTION 1

We will not be liable in respect of:

- a) Inherent fault, latent defect or faulty workmanship, defective design or use of defective materials.
- b) Any loss, destruction or damage as a result of the Building awaiting or undergoing renovation, maintenance, alteration or extension, construction or demolition.
- c) Unexplained loss or mysterious disappearance.
- d) Any attempt thereat by You and/or members of Your Family and/or domestic servant.
- e) Any loss or damage during any period in excess of sixty (60) consecutive days during which the Building is left unoccupied, unless written consent has been obtained from Us.

BASIS OF SETTLEMENT (FOR SECTION 1)

The basis of settlement of any claim shall be as follows:

- a) For partial damage, the cost of reasonable and economical repairs to a condition substantially the same as but not better or more extensive than the condition when new. If such repair is not carried out within twelve (12) months from date of occurrence, We will settle claims on indemnity basis i.e. the cost of reasonable and economical repair of damaged item less an amount for wear and tear or depreciation.
- b) For total loss, if the item damaged or lost is not more than three (3) years old at the date of loss, the full cost of the replacement item will be indemnified provided always that the replacement item is substantially the same as but not better or more extensive than the item damaged or lost when new. If the item damaged or lost is more than three (3) years at the date of loss or is less than three (3) years but not replaced within twelve (12) months from date of loss, the cost of a comparable replacement item less an appropriate allowance for the age and condition of the item damaged or lost will be indemnified.

SECTION 2 – PERSONAL LIABILITY

We will indemnify You as owner and/or occupier of the Building and members of Your family and domestic servant who lives with You in the Building against all sums for which they may be legally liable to third party including legal costs and expenses in respect of:

- a) Accidental bodily injury (whether fatal or not)/ death; and/or
- b) Accidental damage to property,

occurring during the Period of Insurance in Singapore.

In addition, in respect of a claim to which this indemnity applies, we will pay:

- a) all costs and expenses of litigation recovered by any claimant against You
- b) all costs and expenses of litigation incurred by You with Our written consent

Provided always that Our maximum liability for compensation under this Section shall not exceed the Limit of Indemnity as stated in the Schedule in the aggregate for all claims in respect of or arising out of one occurrence or in respect of or arising out of all occurrences of a series consequent on or attributable to one source or original cause.

In the event of the death of any person entitled to indemnity under this Section, We will, in respect of the liability incurred by such person, indemnify his legal representatives in the terms of and subject to the limitations of this Policy provided that such representatives shall as though they were the Insured observe, fulfil and be subject to the terms exceptions and conditions of this Policy in so far as they can apply.

EXTENSIONS TO SECTION 2

TENANTS CLAUSE

Should a tenant of the Insured residing at the Building do or omit to do, without the knowledge or consent of You, anything which would vitiate any Conditions and/or Warranties, this Section will not be held to be void on that account provided that You shall notify Us the happening or existence of such act or omission as soon as the same come to Your knowledge and shall on reasonable demand pay the additional charge for any increase of hazard thereby created according to the established scale of rates for the time such increased hazard may be, or shall have been, assumed by Us during the continuance of the insurance.

TENANTS LIABILITY CLAUSE

In the event if the Premise is tenanted out, this Policy extends to cover the legal liability as tenant and occupier for damage to Your Building, Household Contents and Renovations whilst in the Building up to sub limit of S\$100,000 any one Period of Insurance, subject to an excess of the first S\$100 for each and every claim.

Provided that:-

The Building, Household Contents and Renovations belong to You and are in the care, custody and control of the tenant(s).

Notwithstanding the above extension, Our maximum liability under this Section in respect of any such loss or damage under this Policy shall not exceed the Limit of Liability specified under the Policy.

EXCLUSIONS TO SECTION 2

We shall not be liable in respect of

- a) Bodily injury to any person being a member of Your Family or household or at the time of sustaining such injury is engaged in and under a contract of service or contract for service verbal or otherwise with You
- b) Damage to property belonging to or in the charge of or under the control of You or any member of Your family or household or of a person in and under a contract of service or contract for service verbal or otherwise with You
- c) Bodily injury or damage arising out of or incidental to:-
 - i) Your profession or business
 - ii) the use of lifts, elevators, motor vehicles, watercraft, aircraft or aerial devices
 - iii) any commodity, article or thing supplied, repaired, altered or treated by or to Your order and/or Your Family and/or domestic servant (excluding food and beverage served for consumption by You and/or Your Family and/or domestic servant in the Building)
- d) Any liability which attaches by virtue of an agreement but which would not have attached in the absence of such agreement
- e) Any liability resulting directly or indirectly from the transmission of any communicable disease by You or any member of Your Family, domestic maid or pets
- f) Any liability caused by or arising from or in connection with the ownership of any dog or animal (wild or domesticated) kept by You and/or any member of Your Family or household as pet
- g) Any liability in respect of bodily injury and loss or damage caused by or in connection with or arising from alterations, additions and repairs to the Building and/or whilst the Building is undergoing renovation or construction
- h) Any loss of or damage caused by or arising from or in connection with vibration or interference with support of land, building or other property or subsidence or any earth movement
- i) Any liability arising out of libel and slander
- j) Any liquidated damages awarded under any penalty clause or any punitive or exemplary damages

TERRITORIAL LIMITS

- a) Anywhere in Singapore and
- b) Worldwide in respect of travel abroad provided that such travel shall not exceed ninety (90) consecutive days in any one period of insurance.

JURISDICTION CLAUSE

The indemnity provided by this Section shall only apply in respect of judgments, which are in the first instance delivered by or obtained from a Court of competent jurisdiction in Singapore.

SECTION 3 – WORLDWIDE PERSONAL ACCIDENT

If You and/or Your spouse shall suffer bodily Injury caused by Accidental means whilst in the Territorial Limits defined herein and if such bodily injury shall within twelve (12) calendar months results in the death or permanent disablement of You and/or Your spouse, We will subject to the limits as stated in the Table of Benefits described hereunder pay compensation to You and/or Your spouse or in the event of Your and/or Your spouse death to the legal representatives.

TABLE OF BENEFITS

Death and Permanent Disablement Benefit

	Percentages of Compensation or Sum Insured as specified in Section 3 of the Policy Schedule
A Death	100%
OR	
B Permanent Disablement	
1 Total paralysis	100%

2	Total & Permanent Loss of	
	(a) all sight in both eyes	100%
	(b) all sight in one eye	50%
3	Total Loss by physical severance or Total and Permanent Loss of use of:	100%
	(a) one or both hands at wrist	
	(b) arm at shoulder	
	(c) arm between shoulder and elbow	
	(d) arm at or below elbow	
	(e) leg at hip	
	(f) leg between knee and hip	
	(g) leg at or below knee	
4	Total & Permanent Loss of:	
	(a) sight in one eye except perception of light	50%
	(b) lens of one eye	50%
5	Total Loss by physical severance or Total & Permanent Loss of use of:	
	(a) thumb & fingers of one hand	50%
	(b) 4 fingers of one hand	40%
	(c) thumb – 2 phalanges	25%
	– 1 phalanx	10%
	(d) index finger – 3 phalanges	15%
	– 2 phalanges	10%
	– 1 phalanx	5%
	(e) middle finger – 3 phalanges	10%
	– 2 phalanges	7%
	– 1 phalanx	3%
	(f) ring finger – 3 phalanges	10%
	– 2 phalanges	7%
	– 1 phalanx	3%
	(g) little finger – 3 phalanges	10%
	– 2 phalanges	7%
	– 1 phalanx	3%
	(h) all toes of one foot	18%
	(i) great toe – 2 phalanges	6%
	– 1 phalanx	3%
	(j) any other toe	3%
6	Total & Permanent Loss of:	
	(a) hearing in both ears	75%
	(b) hearing in one ear	20%
7	Total & Permanent Loss of Speech	50%

The aggregate of all percentages payable in respect of any one Accident to any one Insured shall not exceed 100%. In the event of a total 100% having been paid the insurance afforded by this Section shall immediately cease to be in force in respect of that Insured. All other losses, lesser than 100%, if having been paid shall reduce that Insured's coverage for the death and permanent disablement and benefits by that amount from the date of Accident until the expiration of the Policy.

This Section shall apply to include You and Your spouse.

TERRITORIAL LIMITS

- a) Anywhere in Singapore and
- b) Worldwide in respect of travel abroad provided that such travel shall not exceed ninety (90) consecutive days in any one period of insurance.

AGE LIMIT

The benefits under this Section shall be automatically terminated upon You and/or Your spouse attaining seventy (70) years of age.

EXTENSION TO SECTION 3

HOSPITALISATION ALLOWANCE

We will pay You and/or Your spouse for Hospitalisation Allowance of S\$25 per day per Insured person subject to a maximum

limit of S\$500 in aggregate for each Period of Insurance, if You and/or Your spouse are confined in a Hospital as an inpatient for more than twenty-four (24) hours during the Period of Insurance, arising from an Accident.

EXCLUSIONS TO SECTION 3

We shall not be liable for any claims caused by or resulting from any one or more of the following:

- a) Intoxication by alcohol, narcotics or drugs (unless administered under the order of a Hospital or a qualified medical practitioner)
- b) Suicide or any attempt thereof, intentional self-injury, insanity, intemperance, drug habit, venereal disease, acquired immuno deficiency syndrome (AIDS) or AIDS related complex or any consequence thereof
- c) Deliberate exposure to needless danger (except in an attempt to save human life) or pre-existing physical defect or infirmity
- d) Pregnancy, childbirth, miscarriage or any complications thereof
- e) Engaged in ice or winter sports, big game hunting, mountaineering (with the use of ropes or guides), polo-playing, hand-gliding, skiing, tobogganing, bobsleighbing, speed or endurance tests, rock-climbing, scuba or skin diving or any underwater activities, motor rally or racing of any kind other than on foot, professional sports, any aerial activities (whether suspended or not), and the occupational use of power-driven woodworking machinery
- f) While traveling in an aircraft as a member of the crew or for the purpose of undertaking any technical operation or navigation therein or thereon
- g) Active or direct participation in strike, riot and civil commotion
- h) Any kind of disease, sickness, parasite or infection other than bacterial infection occurring in consequence of an Accidental cut or wound
- i) Direct or indirect consequence of any illness
- j) While on duty or service in any of the armed forces or armed uniformed groups (unless on reservist service within Singapore)
- k) Dental care or surgery, cosmetic or plastic surgery except necessitated by bodily injury caused by Accident

SECTION 4 – STRESS PAYMENT

We will pay the cash benefit applicable to the selected plan as stated in the Schedule in aggregate for each Period of Insurance under the Policy if all Your Insured Household Contents and Renovations under the Policy are completely and totally damaged by any of the Insured Perils provided that We also agree to pay a valid claim for your total loss of or damage to Your Insured Household Contents and Renovations under for the same event.

GENERAL CONDITIONS (Applicable to the whole Policy)

1. Automatic Renewal of Coverage

Unless the Insured Person or the Company exercises the right to cancel the Policy or the Policy is terminated, the Policy will be renewed automatically from year to year so long as premium is paid when due. Renewal is subjected to the Definitions, benefits, Terms, Conditions and Exclusions of the Policy.

2. Interpretations

This Policy and Schedule and/or Certificate of Insurance shall be read together and any word or expression to which a specific meaning has been attached in any part of this Policy, Certificate and the Schedule shall bear such meaning wherever it may appear.

3. Observance

Our liability under this Policy shall be strictly conditional upon the observance by the Insured Person of the terms, provisions, conditions and endorsements of this Policy. Failure to comply with any of the terms, provisions, conditions and endorsements contained in this Policy shall invalidate all claims hereunder.

4. Determination of Age

In the event of a claim, the age of the Insured Person will be determined as at the date of Inception of the cover with reference to the date of birth.

5. Currency

All amounts shown are in Singapore dollars.

6. Reasonable Care

The Insured Person shall take all reasonable care and precautions for the safety of the lives and property insured.

7. Cancellation

We may cancel this Policy by giving seven (7) days' notice by registered letter to You at Your last known address and the Premium shall be adjusted on the basis of Us receiving or retaining pro rata premium. You may cancel this Policy by giving seven (7) days' notice to Us and shall be entitled to a return of the premium paid. Any refund will be calculated as follows:

<u>Policy Is In Force</u>	<u>Percent of Annual Premium Refundable</u>
Up to 90 days	60%
More than 90 days	Nil

8. Data Use

Any information collected or held by Us whether contained in the Insured Person's application or otherwise obtained may be used and disclosed to Our associated individuals / companies or any independent third parties (within or outside Singapore) for any matters in the normal course of arranging and administering the Insured Person's insurance Policy and claim.

9. IT Clarification

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 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 this 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.

10. Governing Law

This Policy shall be governed by and interpreted in accordance with the laws in Singapore.

11. Premium Payment

The first annual premium is payable on the Inception Date and subsequent premiums due on the same date on each succeeding year.

Each payment must be paid by direct debit instruction or charged to the Insured Person's Nominated Account or by cheque.

12. Payment Before Cover Warranty (For Non-Corporate Insured)

- a) Notwithstanding anything herein contained but subject to clauses b) and c) hereof, it is hereby agreed and declared that the premium due must be paid to the Company (or the intermediary through whom this Policy, Renewal Certificate, Cover Note or Endorsement was effected) on or before the inception date ("the inception date") of the coverage under the Policy, Renewal Certificate, Cover Note or Endorsement. Payment shall be deemed to have been effected to the Company or the intermediary when one of the following acts takes place:
 - i) Cash or honoured cheque for the premium is handed over to the Company or the intermediary;
 - ii) A credit or debit card transaction for the premium is approved by the issuing bank;
 - iii) A payment through an electronic medium including the internet is approved by the relevant party;
 - iv) A credit in favour of the Company or the intermediary is made through an electronic medium including the internet.
- b) In the event that the total premium due is not paid to the Company (or the intermediary through whom this Policy, Renewal Certificate, Cover Note or Endorsement was effected) on or before the inception date, then the Policy, Renewal Certificate, Cover Note and Endorsement shall not attach and no benefits whatsoever shall be payable by the Company. Any payment received thereafter shall be of no effect whatsoever as cover has not attached.
- c) In respect of insurance coverage with Free Look provision, You may return the original policy document to the Company or intermediary within the Free Look period if You decide to cancel the cover during the Free Look period. In such an event, You will receive a full refund of the premium paid to the Company provided that no claim has been made under the insurance and the cover shall be treated as if never put in place.

13. Premium Payment Warranty (For Corporate Insured)

- a) Notwithstanding anything herein contained but subject to clause b) hereof, it is hereby agreed and declared that if the Period of Insurance is sixty (60) days or more, any premium due must be paid and actually received in full by the Company (or the intermediary through whom this Policy was effected) within sixty (60) days of the:
 - i) inception date of the coverage under the Policy, Renewal Certificate or Cover Note; or
 - ii) effective date of each Endorsement, if any, issued under the Policy, Renewal Certificate or Cover Note.

- b) In the event that any premium due is not paid and actually received in full by the Company (or the intermediary through whom this Policy was effected) within the sixty (60) day period referred to above, then:
 - i) the cover under the Policy, Renewal Certificate, Cover Note or Endorsement is automatically terminated immediately after the expiry of the said sixty (60) day period;
 - ii) the automatic termination of the cover shall be without prejudice to any liability incurred within the said sixty (60) day period; and
 - iii) the Company shall be entitled to a pro-rata time on risk premium subject to a minimum of S\$25.00.
- c) If the Period of Insurance is less than sixty (60) days, any premium due must be paid and actually received in full by the Company (or the intermediary through whom this Policy was effected) within the Period of Insurance.

14. Condition Precedent (For Corporate Insured)

The validity of this Policy is subject to the Condition Precedent that:

- a) for the risk insured, You have never had any insurance terminated in the last twelve (12) months due solely or in part to a breach of any premium payment condition; or
- b) if You have declared that it has breached any premium payment condition in respect of a previous policy taken up with another insurer in the last twelve (12) months:
 - i) You have fully paid all outstanding premium for time on risk calculated by the previous insurer based on the customary short period rate in respect of the previous policy; and
 - ii) a copy of the written confirmation from the previous insurer to this effect is first provided by You to the Company before cover incepts.

GENERAL EXCLUSIONS (Applicable to the whole Policy)

We shall not be liable in respect of:

1. Any Accident, loss, damage, expense or liability directly or indirectly caused by or arising from or in consequence of or contributed to by:
 - a) Nuclear weapon material.
 - b) Ionizing radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel and solely for the purpose of this General Exclusion 1(b) combustion shall include any self-sustaining process of nuclear fission.
2. Any loss (whether temporary or permanent) of the insured property or any part thereof by reason of confiscation requisition detention or legal or illegal occupation of such property or any premises vehicle or thing containing the same by any government authorities.
3. Any loss, damage, cost or expense of whatsoever nature directly or indirectly caused by, resulting from or in connection with any act of terrorism regardless of any other cause or event contributing concurrently or in any other sequence to the loss.

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 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.

This endorsement also excludes loss, damage, cost or expense of whatsoever nature directly or indirectly caused by, resulting from or in connection with any action taken in controlling, preventing, suppressing or in any way relating to any act of terrorism.

If We allege that by reason of this exclusion, any loss, damage, cost or expense is not covered by this insurance the burden of proving the contrary shall be upon You.

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

4. Any Accident, loss, damage, expense, liability or Bodily Injury occasioned by or through or in consequence directly or indirectly of:
 - a) War, invasion, act of foreign enemy, hostilities or warlike operations (whether war be declared or not);
 - b) Civil war, mutiny military or popular uprising 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; or
 - c) Any act of any person or persons acting on behalf of or in connection with any organisation the objects of which are to include the overthrowing or influencing of any de jure or de facto government by terrorism or by any violent means.

In any action, suit or other proceeding where We allege that by reason of the provisions of this General Exception any Accident loss damage expense liability or Bodily Injury is not covered by this insurance the burden of proving that such Accident, loss, damage, expense, liability or Bodily Injury is covered shall be upon You.

5. Any loss, damage or liability which is insured by or would but for the existence of this Policy be insured by other policy or policies except in respect of any excess beyond the amount which would have been payable under such other policy or policies had this insurance not been effected. This exclusion does not apply to Section 3.
6. Any consequential loss or damage of any kind whatsoever unless otherwise stated.
7. Any loss or damage occasioned through the willful act of or with Your connivance and/or any member of Your Family and/or domestic servants normally residing with You.
8. Pressure waves caused by aircraft and other aerial devices travelling at sonic or supersonic speeds.
9. Landslip and subsidence.
10. Unexplained disappearance, or shortage due to error, omission, exchange rate differences, wear, tear, depreciation, the process of cleaning, dyeing, repairing or restoring any articles, the action of light or atmospheric conditions, moth, insects, vermin or any other gradually operating cause.
11. Your willful act, omission, negligence or carelessness.

12. **Communicable Disease Exclusion**

Notwithstanding any provision to the contrary within this Policy, this Policy does not cover all actual or alleged loss, liability, damage, compensation, injury, sickness, disease, death, medical payment, defence cost, cost, expense or any other amount, directly or indirectly and regardless of any other cause contributing concurrently or in any sequence, originating from, caused by, arising out of, contributed to by, resulting from, or otherwise in connection with a Communicable Disease or the fear or threat (whether actual or perceived) of a Communicable Disease.

For the purposes of this clause, loss, liability, damage, compensation, injury, sickness, disease, death, medical payment, defence cost, cost, expense or any other amount, includes, but is not limited to, any cost to clean-up, detoxify, remove, monitor or test for a Communicable Disease.

As used herein, a Communicable Disease means any disease which can be transmitted by means of any substance or agent from any organism to another organism where:

- a) the substance or agent includes, but is not limited to, a virus, bacterium, parasite or other organism or any variation thereof, whether deemed living or not, and
- b) the method of transmission, whether direct or indirect, includes but is not limited to, airborne transmission, bodily fluid transmission, transmission from or to any surface or object, solid, liquid or gas or between organisms, and
- c) the disease, substance or agent can cause or threaten bodily injury, illness, emotional distress, damage to human health, human welfare or property damage.

LMA5396 (17 Apr 2020)

13. **Contracts (Rights of Third Parties) Act (Chapter 53B)**

A person who is not a party to this contract shall have no right under the Contracts (Rights of Third Parties) Act (Chapter 53B) to enforce any of its terms.

14. **Cyber Loss Exclusion**

Notwithstanding any provision to the contrary within this Policy or any endorsement thereto this Policy excludes any CYBER LOSS.

Definitions:-

CYBER LOSS means all actual or alleged loss, damage, liability, injury, compensation, sickness, disease, death, medical payment, claim, cost, fee, expense or any other amount incurred by or accruing to the INSURED, including but not limited to any mitigation cost or statutory fine or penalty, directly or indirectly caused by, contributed to by, resulting from, arising out of or in connection with any CYBER INCIDENT.

CYBER INCIDENT means:

- a) an unauthorised or malicious act or series of related unauthorised or malicious acts, regardless of time and place, or the threat or hoax thereof; and/or
- b) a failure to act, any error or omission or accident or series of related failures to act, errors or omissions or accidents; and/or
- c) a breach of duty, statutory duty or regulatory duty or trust or series of related breaches of duty, statutory duty or regulatory duty or trust;

involving access to, processing of, use of or operation of any COMPUTER SYSTEM or any data by any person or group of persons.

COMPUTER SYSTEM means any computer, hardware, software, application, process, code, programme, information technology, communications system or electronic device owned or operated by the Insured or any other party. This includes any similar system and any associated input, output or data storage device or system, networking equipment or back up facility.

15. Sanctions 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 may, in the insurer's opinion, expose that insurer to the risk of or result in any breach or violation of, or non-compliance with, any sanction, prohibition, restriction or regulations imposed by any state or transnational organisation including but not limited to the United States of America, the United Nations, the European Union, the United Kingdom, the Republic of Singapore and any state or country where the insurer or its related entity carries on business ("Sanctions").

If the Insured, Policyholder, beneficial owner of the Policy, life assured(s) (if applicable), beneficiary, payee or any affiliate, successor or assign of any of the foregoing (collectively the "Insured") is designated or listed as a person subject to Sanctions ("Restricted Party") or has any involvement whatsoever with any Restricted Party, whether directly or indirectly, or has been charged, or convicted or has had judgment taken against them under any local or foreign law or regulations implementing any Sanctions, the insurer shall be entitled, in its sole discretion and without incurring any liability whatsoever, to exercise any one or more of the following rights and/or remedies against the Insured, namely (i) cancel, terminate, void and/or nullify any policy, contract, transaction or business; (ii) liquidate and/or close-out any financial product or investment; (iii) withhold and/or suspend any payment, transfer and/or receipt of any money, refund or benefit; (iv) decline and/or refuse any transaction or request; and/or (v) take or refrain from taking any step or action necessary to eliminate, reduce or minimise the risk of any breach or violation of any Sanctions or exposure to any Sanctions.

The Insured shall indemnify the insurer and hold the insurer harmless from and against any and all losses, damages, costs and/or expenses suffered and/or incurred by the insurer, including but not limited to legal costs and attorney's fees.

CLAIM CONDITIONS (Applicable to the whole Policy)

1. Claim Notification

In the event of any happening which may give rise to a claim under this Policy, You (or in the case of a claim under Section 3, Your personal representatives):

- a) Shall give immediate notice in writing to Us and/or in any event not exceeding fourteen (14) days.
- b) Shall make a police report if there has been malicious damage or vandalism or any loss of money or any attempt thereat.
- c) Shall at Your own expense supply Us with further and full particulars in writing as soon as possible and in the case of a claim under Section 1 not later than thirty (30) days after the occurrence of the loss or damage.
- d) Shall send to Us any writ, summons or other legal process issued or commenced against You and/or members of Your Family and/or domestic servant and shall give all necessary information and assistance to enable Us to settle or resist any claim or to institute proceedings, if a claim may arise under Section 2.
- e) Shall not incur any expense in making good any loss or damage without Our prior written consent
- f) Shall not negotiate, pay, settle, admit or repudiate any claim without Our prior written consent.
- g) Shall give Us all such information as We may reasonably require.

2. Rights and Responsibilities

We shall be entitled:

- a) On the happening of any loss or damage for which indemnity is provided under Section 1 to enter any building where the loss or damage has happened and to take and keep possession of the property insured and to deal with the salvage in a reasonable manner and this Policy, or any copy thereof certified by Us, shall be proof of leave and licence for such purpose but no property may be abandoned to Us.
- b) To undertake in the name and on Your behalf the absolute conduct, control and settlement of any proceedings and to take proceedings at Our expense and for Our own benefit, but in Your name, to recover compensation or secure indemnity from any third party in respect of anything covered by this Policy.
- c) To pay at any time to You the Limit of Indemnity under Section 2 or any lesser amount for which any claims can be settled and upon such payment, We shall relinquish conduct and control of and be under no further liability under that Section in connection with such claim or claims except for costs or expenses recoverable from You or incurred with Our written consent in respect of the conduct of such claim or claims before the date of such payment.

3. Other Insurance

- a) You shall give notice to Us of any insurance or insurances already effected, covering anything hereby insured with the exception of benefits under the Worldwide Personal Accident 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 Our behalf before the occurrence of any loss or damage, all benefits under this Policy in respect of the property so insured shall be forfeited.
- b) This insurance does not cover any loss, damage, expense or liability which is insured or would, but for the existence of this Policy, be insured by any other policy or policies, except in respect of any excess beyond the amount which

would have been payable under such other policy or policies had this insurance not been effected, subject to the limits of liability specified in this Policy.

4. Forfeiture

If any claim under this Policy is fraudulent or if any fraudulent means or devices are used by You or anyone acting on his behalf to obtain any benefit under this Policy, all benefits hereunder shall be forfeited (including the premium).

5. Transfer of Interest

Unless otherwise expressly stated nothing contained herein shall give any rights to any person against Us other than You. Further, We shall not be bound by any passing of Your interest otherwise than by death or operation of law unless and until We shall by endorsement declare the insurance to be continued. The extension of Our liability in respect of the property of any person other than You shall give no right of claim hereunder to such person, the intention being that You shall in all cases claim for and on behalf of such person and receipt by You shall in any case absolutely discharge Our liability hereunder.

6. Rights of Recovery

We reserve Our right to recover against the Insured Person or his/her legal representatives for the full sum which We have paid for any claim under this Policy for which We are not liable to pay under this Policy.

7. Subrogation

We shall be subrogated to all the Insured Person's rights of recovery against any person, company or organisation and the Insured Person shall execute and deliver instruments and papers and do whatever is necessary to secure such rights. The Insured Person shall take no action after the loss to prejudice such rights.

8. Arbitration

Any dispute arising out of or in connection with this Policy, including any question regarding its existence, validity or termination, shall be referred to Financial Industry Disputes Resolution Centre Ltd ("FIDReC"). This applies as long as the dispute can be brought before FIDReC.

If the dispute cannot be brought before or dealt with by FIDReC, it will be referred to and finally resolved by arbitration in Singapore in accordance with the Arbitration Rules of the Singapore International Arbitration Centre ("SIAC Rules") for the time being in force, which rules are deemed to be incorporated by reference in this clause.

The seat of the arbitration shall be Singapore.

The Tribunal shall consist of three (3) arbitrator(s).

The language of the arbitration shall be in English.

9. Abandonment of Claim

If We shall disclaim liability to the Insured Person for any claim hereunder and such claim shall not within twelve (12) calendar months from the date of such disclaimer have been referred to arbitration under the provisions herein contained then the claim shall for all purposes be deemed to have been abandoned and shall not thereafter be recoverable hereunder.

10. Conditions Precedent to The Company's Liability

The due observance and fulfilment of the Terms of this Policy insofar as they relate to anything to be done or not to be done by You or any person claiming to be indemnified and the truth of the statements and answers in the proposal shall be conditions precedent to Our liability to make any payment under this Policy.

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 General Insurance Association (GIA) or SDIC web-sites (www.gia.org.sg or www.sdic.org.sg).

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