

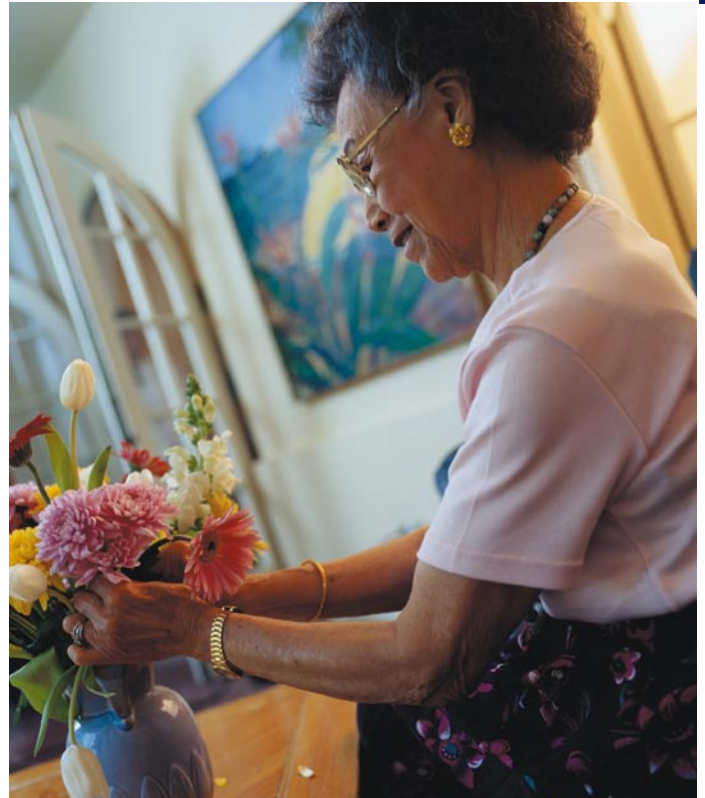
CONDOMINIUM PLUS

# Maximum insurance cover for the condominium homeowner



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## MAXIMUM INSURANCE COVER FOR THE CONDOMINIUM HOMEOWNER

*Condominium Plus protects the improvements, fixtures and fittings of your condominium such as floor and wall tiles and built-in cabinets as well as the furnishings and other contents in your home which are not required to be insured by your Management Corporation.*

*You will also enjoy additional benefits such as legal liability insurance for you and your family, compensation for unauthorised use of your credit cards, compensation for loss of rental or cost of alternative accommodation as well as access to our 24-hour home assistance helpline.*

### INSURED PERILS

Condominium plus covers your home and possessions for the following perils:

- Fire, lightning thunderbolt, subterranean fire;
- Explosion;
- Impact by vehicles;
- Impact by aircraft and other aerial devices;
- Hurricane, cyclone, typhoon, windstorm, earthquake, volcanic eruption;
- Bursting or overflowing of domestic water tanks, apparatus or pipes;
- Theft accompanied by forcible and violent entry or exit;
- Flood caused by earthquake, volcanic eruption, hurricane, cyclone, typhoon or windstorm;
- Riot, strike and malicious acts; and
- Collapse of TV or radio aerials, masts or lamp-posts.

**We will cover you for:**

#### 1. Improvements, Fixtures and Fittings

Loss of or damage to any improvements, fixtures and fittings such as floor and wall tiles and built-in cabinets, caused by any of the insured perils.

#### 2. Contents

Loss of or damage to furnishings, household goods and personal effects caused by any of the insured perils in the home belonging to you and your immediate family members staying with you.

For contents that are less than two years old, we will pay for the cost of replacing them with new ones reinstating them to a new condition without taking into account depreciation due to wear and tear.

#### 3. Property Temporarily Removed

Damage caused by any of the insured perils to contents while temporarily removed from your home to any part of Singapore.

#### 4. Home Removal

Damage to your contents caused by any of the insured perils, while being removed from your home to any part of Singapore during home removal.

#### 5. Loss of Rent/Cost of Alternative Accommodation, Conservancy Charges

Loss of rent or cost of alternative accommodation incurred by you if your condominium is made uninhabitable by any of the insured perils as well as the conservancy charges you have to continue to pay to the Management Corporation, for a period not exceeding three months.

#### 6. Domestic Servant's Personal Belongings

Loss of or damage to your live-in domestic servant's personal belongings caused by any of the insured perils.

#### 7. Adult Bicycle

Loss of or damage to your bicycle (for adults), caused by any of the insured perils.

### ADDITIONAL BENEFITS

#### 1. Public Liability

If you or your immediate family members living with you are sued for causing accidental injury to any person or damage to any person's property in your home, we will pay for your legal costs and any damages you have to pay to a third party.

#### 2. Personal Cash

We will compensate you up to S\$500 for loss of cash if your home is broken into.

#### 3. Credit and/or Cash Disbursement Cards

We will compensate you up to S\$1,000 for any loss arising from unauthorised use of your credit and/or cash disbursement cards by any person.

#### 4. Damage to Mirrors

You will be reimbursed up to S\$500 for accidental damage to any mirror in your home (except hand-held mirrors).

#### 5. Helpline

A 24-hour home assistance helpline has been arranged exclusively for you. If you find yourself locked out of your home, or if you have an emergency requiring immediate plumbing services or electrical repairs or even urgent first aid or medical attention or private medical transportation, you may call our designated helpline number. The costs of services rendered will be borne by you but you can count on us for arranging expedient and efficient assistance.

### OPTIONAL COVERAGE

#### Personal Effects

For an additional premium, we will pay for any loss of or damage to your valuables and personal effects within Singapore for which insurance is not provided under the Basic Cover. For items that are less than one year old, we will pay the cost to reinstate the item to its new condition or the cost of buying a new item without taking into account depreciation due to wear and tear.

### MAIN EXCLUSIONS

**Loss or damage caused directly or indirectly by:**

- War and warlike activities, terrorism, mutiny, insurrection, revolution, rebellion or any event which determines the proclamation of martial law;
- Acts of government, e.g. confiscation;
- Nuclear and nuclear-related activities;
- Political risks
- Cyber and/or Internet related activities
- Pressure waves caused by aircraft and other aerial devices; and
- Any dishonest, fraudulent or malicious act of any of your family members or you.

**Loss of or damage to:**

- Liquors;
- Documents of any kind including deeds, bonds, bills of exchange, securities, etc.;
- Cash, notes, cheques;
- Coins and medals;
- Motor vehicles and accessories;
- Antiques, works-of-art, collector's item; and
- Property which your Management Corporation is bound to or has undertaken to insure.

## TABLE OF BENEFITS

Coverage	Package A	Package B	Package C	Package D
<b>Improvements, Fixtures and Fittings</b>	S\$50,000	S\$100,000	S\$150,000	S\$200,000
<b>Contents*</b>	S\$25,000	S\$50,000	S\$75,000	S\$100,000
<b>Property Temporarily Removed</b>	S\$2,500	S\$5,000	S\$7,500	S\$10,000
<b>Home Removal</b> (Excess : S\$500 per claim)	S\$2,500	S\$5,000	S\$7,500	S\$10,000
<b>Loss of Rent/Cost of Alternative Accommodation</b> (Up to a maximum of S\$300 per day)	S\$2,500	S\$5,000	S\$7,500	S\$10,000
<b>Conservancy Charges</b>	S\$1,000	S\$1,000	S\$1,000	S\$1,000
<b>Domestic Servant's Personal Belongings</b> (Excess : S\$100 per claim)	S\$1,000	S\$1,000	S\$1,000	S\$1,000
<b>Adult Bicycle</b>	S\$300	S\$300	S\$300	S\$300
<b>Public Liability for you and your immediate family</b>	S\$500,000	S\$500,000	S\$500,000	S\$500,000
<b>Personal Cash</b> (Excess : S\$100 per claim)	S\$500	S\$500	S\$500	S\$500
<b>Credit and/or Cash Disbursement Cards</b> (Excess : S\$100 per claim)	S\$1,000	S\$1,000	S\$1,000	S\$1,000
<b>Damage to Mirrors</b>	S\$500	S\$500	S\$500	S\$500
<b>Annual Premium**</b>	S\$107	S\$214	S\$321	S\$428

\* The total value of gold and silver articles and other precious metals, jewellery, furs, etc. shall be deemed to be not more than 20% of the Sum Insured or S\$10,000, whichever amount is lower and the value of any one such article shall be deemed to be not more than S\$2,500.

\*\* Premiums quoted are inclusive of 7% Goods and Services Tax.