

Frequently Asked Questions

1. If I have a HDB fire policy or Fire Mortgage insurance with my bank, do I need to buy separate Home insurance coverage?

The cover effected under the HDB fire policy or your Mortgage Fire insurance usually relates to the building structures, permanent fixtures and fittings only. Your home contents and personal belongings may not be covered. Home insurance provides this cover plus optional covers such as Special Possessions and liability to your domestic maids.

2. What is the definition of Buildings?

Buildings refers to the structure of your private residence including:

- outbuildings used for domestic purposes,
- decorative finishes,
- swimming pools, tennis hard courts, garden walls, patios, terraces, hedges, fences, gates, paths and drives

3. What is the definition of Home Contents?

It refers to household items of furniture, furnishings, audio and video equipment, personal computers and personal belongings including valuables.

4. How much should I insure for Buildings and Home Contents?

For Buildings, the sum to be insured should be the cost of rebuilding the buildings at the time of the loss or damage. It should be not less than the full cost of replacement without allowance for wear and tear or depreciation.

For Home Contents, the sum to be insured should reflect the cost of replacing the insured property to its original condition (or its equivalent) at the time just before the damage. If the Sum Insured does not represent the full value as new at the time of the loss or damage, then your claim will be adjusted for any wear and tear or depreciation.

5. Can you explain what is accidental loss or damage?

This refers to loss or damage caused by fire, theft, flood and any accidental cause so long it is not excluded under this insurance.

6. What are Valuables?

Valuables refer to jewellery, watches, furs, curios, works of art and precious metals or precious stones.

7. Are the personal belongings of my domestic maid covered under the Home insurance?

The Home Contents section provides cover of up to \$500 for personal effects such as clothing and personal items belonging to your domestic maid who is permanently living with you.

8. There are 4 different covers offered under the Home insurance. Can I choose the type of cover I want?

You have to first purchase either the Home Contents and/or the Buildings covers, after which the optional covers are at your choice. The Personal Liability cover is automatically granted free of charge with the Home Contents and/or Buildings cover.

Important notes:

- This is not a contract of insurance.
- Full details of the terms, conditions and exceptions of this insurance are provided in the policy and will be sent to you upon acceptance of your application by MSIG Insurance (Singapore) Pte. Ltd.

HOM-70408

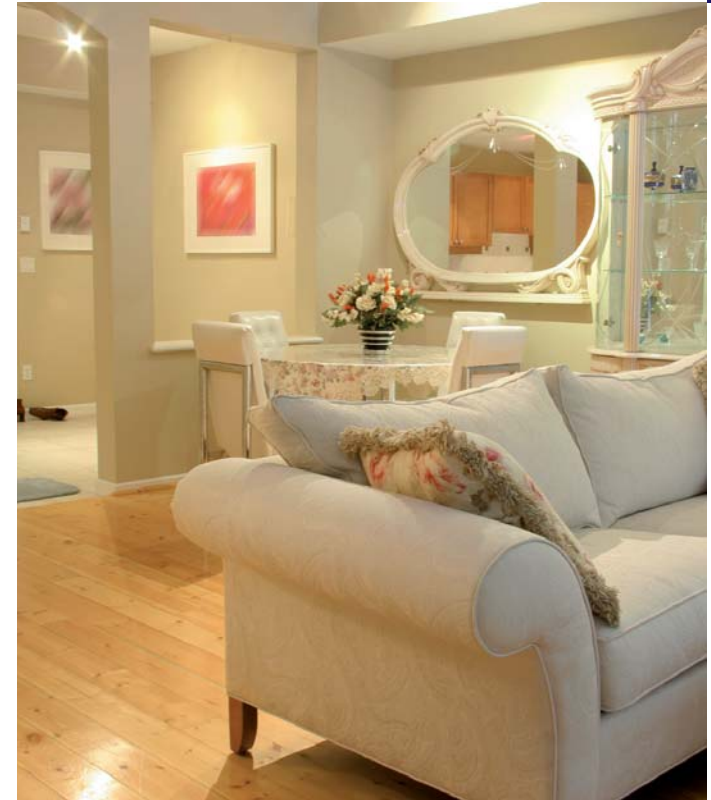
MSIG Insurance (Singapore) Pte. Ltd.

4 Shenton Way
#21-01 SGX Centre 2
Singapore 068807
Tel: (65) 6827 7888
Fax: (65) 6827 7800
Co. Reg. No. 200412212G

www.msig.com.sg

HOME INSURANCE

Comprehensive protection home and away



About MSIG Insurance

MSIG Insurance, a member of the Mitsui Sumitomo Insurance Group, is one of Singapore's leading general insurers with over 100 years of expertise and experience. The company is ISO 9001:2000 certified with "A+/stable" financial rating by Standard & Poor's. Its holding company, Mitsui Sumitomo Insurance Co., Ltd., with worldwide net premiums exceeding US\$12.7 billion and total assets of more than US\$76.6 billion, as at 31 March 2007, is one of the most established insurance organisations in Japan. The Group operates globally in over 40 countries of which 16 are in Asia. It has strong financial ratings from Standard & Poor's ("AA/stable"), Moody's ("Aa3") and AM Best ("A+").



CERT. NO.: 2004-1-0728
SS ISO 9001:2000





Flexible protection for your home, contents and more

Home Insurance is a comprehensive suite of covers protecting your dwelling and/or its contents, personal possessions and liabilities at your choice.

Choose from four benefits:

1. Home Contents

Protects your home contents, personal belongings and valuables against accidental loss or damage from fire, theft flood or other accidental damage in your home unless specifically excluded.

2. Buildings

Provides accidental loss or damage benefits similar with Home Contents. Cover for your home building comes with add-ons such as professional fees for re-building following damage, cost of alternative accommodation or loss of rent and property owner's liability.

Personal Liability – Free with Home Contents and/or Buildings Cover

Enjoy up to \$1,000,000 in worldwide personal legal liability protection for you and your family at no cost when Home Contents and/or Buildings Cover is taken up.

3. Special Possessions - Optional

You can obtain worldwide cover for your personal possessions and valuables taken with you out of your home. Cover could be on specified items and sums or on unspecified basis subject to limit of \$2,500 any on article.

4. Domestic Servants – Optional

This cover takes care of your liability at law or under the Work Injury Compensation Act if your domestic servants suffer accidental bodily injuries or diseases.

Start protecting your assets and precious possessions



Call MSIG at 6827 7602 or your usual insurance advisor.
www.msig.com.sg

HOME INSURANCE BENEFITS

SUM INSURED (\$\$)

1. Home Contents

i) Home Contents* ^{^+} <i>Household furniture and furnishings including personal belongings. Valuables covered up to 1/3 of Sum Insured, subject to single article limit at 5% of Sum Insured</i>	Sum as proposed by Insured
ii) Contents temporarily removed up to 30 days but within Singapore*	15% of Sum Insured on Home Contents
iii) Replacement of locks and keys*	\$250
iv) Accidental death of you and your spouse in your home caused by fire or thieves	\$15,000 or 1/2 of the Sum Insured on Home Contents whichever is lesser and in the aggregate
v) Alternative accommodation or loss of rent	10% of Sum Insured on Home Contents
vi) Deterioration of frozen food due to failure of your freezer*	\$500
vii) Worldwide cover for stolen credit card or loss of personal money*	\$1,000
viii) Domestic servant's belongings*	\$500
ix) Removal of debris*	\$10,000
x) Accidental death of pedigree pets*	\$500

2. Buildings

i) Buildings including fixtures and fittings*	Sum as proposed by Insured
ii) Professional fees, debris removal and additional cost of complying with Statutory Building regulations*	Up to the Sum Insured on Buildings
iii) Alternative accommodation or loss of rent*	15% of Sum Insured on Buildings, maximum \$50,000
iv) Fire extinguishing expenses*	\$2,500 or the amount of expenses, whichever is lower

Personal Liability (*Free with Home Contents and/or Buildings cover*)

i) Worldwide Personal Legal Liability for you and your family	\$1,000,000
ii) Liability as a tenant*	\$500,000

3. Special Possessions - Optional

i) Unspecified personal possessions and valuables* ^{^++}	Sum as proposed by Insured, subject to \$2,500 any one article
ii) Specified personal possessions and valuables* ^{^++}	Sum as proposed by Insured

4. Domestic Servants - Optional

Liability at law or under the Work Injury Compensation Act to your domestic servants	Sum as assessed at a Court of Law or under the Work Injury Compensation Act
--	---

Note: Section 1 and/or 2 must be purchased first. Sections 3 and 4 are then optional.

* Excess of \$100 each and every claim

[^] If any article forms part of a pair or set suite, group or collection, colour, pattern or design, we will pay only for the value of the article and not for any higher value the article may have as part of a pair or set suite, group or collection, colour, pattern or design

+ Excludes contact lenses, handphones and pagers

⁺⁺ Excludes money, credit cards, contact lenses, handphones, pagers and portable computers.