

# HomeBliss

## Personal Insurance

Home is even sweeter with this comprehensive plan



# More **accidents** can happen in the **home** than anywhere else.

**Home is where the heart is... and in most cases, also where your greatest assets lie.**

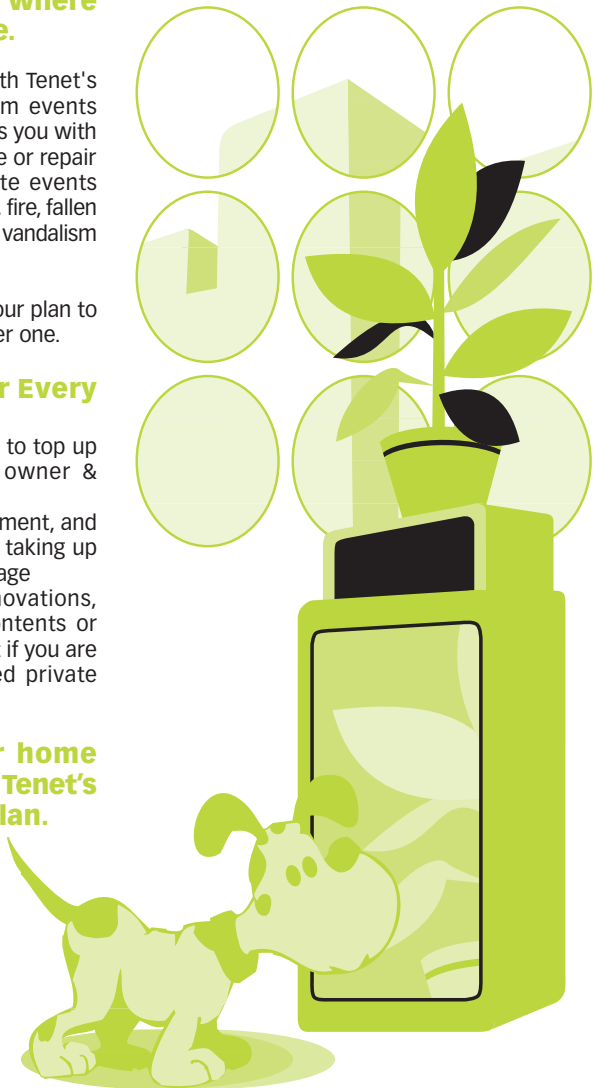
Protect your greatest assets with Tenet's HomeBliss. It protects you from events beyond your control and provides you with the financial resources to replace or repair your property when unfortunate events occur. These may include burglary, fire, fallen trees, bursting of pipes, explosion, vandalism and more...

Read on to find out more about our plan to make your home an even sweeter one.

## **HomeBliss Suitable for Every Need**

- ▶ Packaged Plans with Options to top up Sum Insured, suitable for owner & occupier of
  - condominium or HDB apartment, and
  - landed private property, by taking up the Optional Building Coverage
- ▶ Standalone Covers for Renovations, Fixtures, and Fittings or Contents or Building suit your needs most if you are a tenant or owner of rented private properties.

**Protect yourself, your home and even your dog with Tenet's HomeBliss Insurance plan.**



## BASIC BENEFITS AND PREMIUM FOR PACKAGE PLANS

Section No./Limit of Benefits (S\$)	Cosy	Serene	Luxury
<b>1. Renovations, Fixtures &amp; Fittings</b>	\$S80,000	\$S120,000	\$S200,000
<b>2. Contents</b>	\$S20,000	\$S40,000	\$S60,000
<b>3. Family Worldwide Personal Liability</b>	\$S750,000		
<b>4. Personal Accident — Death &amp; Permanent Disablement</b>	\$S20,000 each		
<b>— Hospital Allowance</b>	\$S250 each		
<b>5. 24-hours Home Emergency Assistance Service</b>	Referral Service & Reimbursement for Home Assistance Services		
<b>6. Pet Dog Cover</b>	\$S500 each		
PREMIUM For Package Plan (S\$) excluding GST	Cosy	Serene	Luxury
<b>With STANDARD HOME cover for Contents</b>	\$S80	\$S140	\$S210
<b>With ENHANCED HOME cover for Contents</b>	\$S100	\$S180	\$S270

For Package Plans only, you will enjoy [First Loss Cover](#) for Sections 1 & 2.

### Top-up Options — Increasing Your Coverage

Increase the limits of your coverage for Renovations, Fixtures & Fittings and Contents by topping up the standard packaged limits. This will ensure that such items are adequately covered in the event of a serious loss or damage. Please refer to attached application form for premium rates to top-up sums insured for Sections 1 &/or 2.

## STANDALONE COVERS

You have the option of insuring Section 1, 2 or 8 individually at the Full Value and the following sections will be granted at no additional cost: Worldwide Family Personal Liability, Personal Accident for you and your spouse, 24-Hr Home Assistance Service and Pet Dog Cover. Please refer to attached application form for premium rates and minimum premium applicable.

- Standalone Renovations, Fixtures, and Fittings or
- Standalone Contents or
- Standalone Building

## OPTIONAL COVERS

### — ENHANCING YOUR PROTECTION

#### Section 6B — Pet Dog Cover Extension

Pet lovers can select this extension to provide a wider cover for your pet dogs which are registered with the Agri-food & Veterinary Authority of Singapore, and aged between three (3) months to five (5) years old:

<b>Veterinary Fees</b> (subject to an excess of \$S50 each and every claim and excluding any illness arising within the first ten (10) days of the commencement of the insurance)	\$S750
<b>Recovery Costs</b>	\$S250
<b>Cremation/Burial Expenses</b>	\$S100
<b>Accidental Death of your pet dog anywhere in Singapore</b>	\$S500

#### Section 7 — Worldwide Personal Effects Cover for Your Personal Possessions

Provides worldwide coverage for loss or damage to your personal effects such as jewellery, watches and camera equipment. An excess of \$S100 each and every loss is applicable. You may insure for:

- **Unspecified Articles** — you do not need to specify or individually itemise the items to be insured. We will pay you up to \$S1,000 for loss or damage to any one article.
- **Specified Articles** — each item has to be individually itemised together with the amount to be insured (representing the full value of the items). For articles exceeding \$S2,500, proof of purchase, receipts or valuations need to be provided. Cover for mobile phones, pagers, portable computers/diaries and the like may be referred to our office for further underwriting consideration.

**Note:** This option is not available for mobile phones, pagers, portable computers/diaries and the like (unless application is made under Specified Articles), money and items which are used in connection with any business profession or employment and where Section 2 Contents are not insured in the policy.

#### Section 8 — The Building

You can purchase cover to protect your building including garages, outbuilding, hard courts and in-ground pools, drive paths, patios, terrace, landscaping and the walls, gates and fences around (excluding foundation, drains, renovations, fixtures and fittings) plus professional fees to provide for the cost of rebuilding when damaged by an Insured Peril.

Free extensions include Capital Additions, Loss of Rent & Alternative Accommodation Expenses, Public Authorities, Professional Fees and Removal of Debris.

**Note:** Building shall be deemed to include renovations, fixtures & fittings when this Section is arranged as a Standalone cover.

# What HomeBliss COVERS

## Section 1—Your Home Renovations, Fixtures & Fittings

We cover you for any loss or damage caused by an Insured Peril to your renovations, fixtures and fittings, for example, built-in cabinets or wardrobe, flooring and air-conditioner, to put your home back in comfort.

### Insured Perils Include:

- Fire, lightning, thunderbolt or subterranean fire, explosion
- Damage by aircraft or other aerial devices dropped therefrom, falling television or radio antennae, falling trees, impact by road vehicles
- Bursting or overflowing of a domestic water tank, apparatus or pipe
- Theft by actual forcible & violent entry
- Earthquake or volcanic eruption, hurricane, cyclone, typhoon or windstorm
- Riots, civil commotion, strikes, malicious damage
- Subsidence or landslip caused by flood only but excluding the first S\$10,000 or 10% of claim cost whichever is greater

## Section 2—Your Contents

Your Contents such as furniture, TV set, audio/visual equipment, dining set, washing machine, refrigerator, clothing, jewellery\* and personal effects belonging to you and your family members are also covered.

### Select the type of coverage you want for your Contents:

#### STANDARD HOME — Fire and Insured Perils

Covers your Contents against loss or damage by any Insured Perils

##### Free Extensions:

<b>Damage to Awnings, Blinds and Signs</b>	S\$5,000
<b>Damage to Security System</b>	S\$500
<b>Loss/Damage to Mobile Phone, Pager, Portable Computer/Diary</b>	Up to replacement cost
<b>Professional Fees</b>	10% of Section 1
<b>Removal of Debris</b>	10% of Sections 1 and 2
<b>Fire Extinguishing Expenses</b>	10% of Sections 1 and 2
<b>Loss of Rent &amp; Alternative Accommodation Expenses</b>	\$10,000 per month up to 10% of Sections 1 and 2 or \$50,000 per policy
<b>Replacement of locks &amp; keys</b>	S\$750

OR

#### ENHANCED HOME — All Risks Cover

Includes coverage under Standard Plan with extensions PLUS additional protection against FULL THEFT as well as accidental loss or damage to Contents. An excess of S\$100 applies for each and every claim except if due to an Insured Peril.

##### Free Extensions:

<b>Accidental Breakage to Fixed Glass</b>	5% of Section 1
<b>Contents temporarily removed from home to anywhere in Singapore</b>	15% of Section (max S\$500 per article)
<b>Cost of Replacement of Title Deeds</b>	S\$750
<b>Loss or damage to Domestic Servant's Property</b>	S\$1,000
<b>Visitors' Personal Effects</b>	S\$500
<b>Loss of Personal Money, ATM/Credit Cards</b>	S\$1,000
<b>Deterioration of Foods and Drinks in Refrigerator</b>	S\$200
<b>Household Removal by Professional Movers</b>	S\$1,500
<b>Loss or damage to Pedal Cycles</b>	S\$500
<b>Conservancy charges up to maximum three (3) months</b>	S\$1,000

**NOTE:** Household Contents exclude money, deeds, bonds, bills of exchange, promissory notes, cheques, traveller's cheques, securities for money, stamps, documents of any kind, manuscript, medals, motor vehicles and accessories, pedal cycles, contact lenses, hearing aids and livestock, or property owned or held in trust in connection with any business profession or trade.

\* The total value of jewellery, watches, antiques, paintings, furs, works of art, curios, stamps or coins collection, items of gold, silver or other precious metals and other collectable property belonging to you or your family should not exceed one-third of the Contents sum insured in the aggregate and S\$2,500 per article.

## Section 3 — Worldwide Family Personal Liability for You and Your Family

Your family is covered against legal liability to third party claims up to S\$750,000 for death, bodily injury or property damage anywhere in the world as a consequence of their negligence. For example, if your neighbour slips and falls in your kitchen, the bamboo pole drops and hurts someone, this helps to pay for their medical expenses. As a landlord, you are covered for your legal liability as an owner up to the limit as stated above. As a tenant, you are covered for your legal liability as an occupier up to S\$100,000 for damage to landlord's fixtures, fittings and building subject to an excess of S\$100 each and every claim. \* excluding USA/Canada and overseas travel exceeding ninety (90) consecutive days

## Section 4 — Personal Accident Cover for You & Your Spouse

You and your spouse are covered for Accidental Death and Permanent Disablement as a result of any home accident up to S\$20,000 each, plus Accidental Hospitalization Allowance of S\$250 each, provided you and/or your spouse do not exceed seventy (70) years old next birthday.

## Section 5 — 24-hour Home Assistance Service Whenever You Need Help

**Home Assistance Services** with reimbursement for services up to S\$100 per event

1. Electrical Assistance (excludes malfunction of electrical appliances)
2. Plumbing Assistance (excludes leaking tap/shower head/ceilings)
3. Locksmith Assistance (excludes locked-out bedrooms)
4. Air-Conditioning Engineer Assistance (excludes air-con unit that has not been serviced for more than six (6) months)
5. Pest Control Services

## Section 6A — Your Pet Dog

Because we understand how you, as a caring pet owner feel for your pet's well being, HomeBliss compensates you up to S\$500 in the event that your pet dog suffers accidental death within your home premises. Provided that your pet dog is aged between three (3) months and five (5) years old.

## QUESTIONS & ANSWERS ● ○ ○

- 1. What is the difference between the Standard Home Cover and Enhanced Home Cover?** The difference lies in the coverage for Contents, which are essentially the movable items. Standard Home Cover protects your Contents against loss or damage by the stated Insured Perils whilst Enhanced Home Cover protects your Contents against any accidental loss or damage including full theft (i.e. burglary where there are no signs of forcible and violent means of entry). The list of extensions applicable to the Enhanced Home Cover is also more comprehensive.
- 2. Are my Household Contents covered only up to S\$2,500 per item?** There is no item limit on household items except for valuables and collectible items, which is limited to S\$2,500 per item. Valuables includes jewellery, watches, antiques, paintings, furs, works of art, curios, stamps or coins collection, items of gold, silver or other precious metals belonging to you or your family. We can consider providing cover for valuables exceeding S\$2,500 subject to an additional premium. Please provide us with the copy of proof of purchase/receipt/valuation to facilitate our assessment.
- 3. Will I be entitled to premium refund if I need to cancel the policy?** Enjoy fourteen (14) days 'Free Look' from the day you receive your HomeBliss policy. If the policy is not suitable for you, you can arrange to cancel your policy within this period and receive a full refund on the payment made, no questions asked! Beyond the 'Free Look' period, we will refund you the balance premium after deducting our customary short-term premium or minimum premium of S\$65 provided no claims has been made under the policy.

**If you have a business registered under the HDB/URA Home Office Scheme, please contact us to find out more about our Office @ Home Extension.**

**IMPORTANT NOTE:** This product write-up is not a contract of insurance. The specific terms conditions and exclusions are set out in the policy. Please refer to our office should you require a specimen copy of the policy wording.

Intermediary's Code:

### IMPORTANT NOTICE

- Statement Pursuant to Section 25(5) of the Insurance Act. You are to disclose on this Proposal Form fully and faithfully all the facts which you know or ought to know, otherwise the policy issued hereunder may be void.
- Please note that this insurance is subject to the premium being paid and received in full by the Company (a) before the inception date where the Policy is issued to an individual; or (b) within the period specified in the Premium Payment Warranty applied to the Policy in all other instances, failing which there will be no liability under this cover.
- The liability of the Company does not commence until this Application is accepted and the premium is paid in accordance with clause 2 above.

### The Applicant

Name:

Address:

NRIC/Passport No.:

Nationality:

Marital Status:

Date of Birth:

Occupation:

Email:

Telephone No.: (HP) (H) (O)

### Details of Property to be Insured

Location (if different from above):

Type of Property:  HDB Flat  Terrace  Private Condominium  
 Semi-Detached  Bungalow

### Choice of Plan/Coverage (please tick)

Period of Insurance: to

Select Plan:  Cosy  Serene  Luxury

OR

Select Standalone Cover:  Standalone Renovation, Fixtures & Fittings  Standalone Contents  Standalone Building

Please indicate sum insured in the table below. Subject to minimum premium of S\$100 per policy before GST for Standalone Cover.

Select Contents Coverage:  Standard Home (Fire & Perils)  Enhanced Home (All Risks)

Coverage Top-Up/Standalone Cover/Inclusion of optional Coverage	Additional Sum	Rate/Premium
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<input type="checkbox"/> <b>Renovations, Fixtures &amp; Fittings (Top-Up or Standalone Cover)</b>		0.05%
<input type="checkbox"/> <b>Contents (Top-Up or Standalone Cover)</b> • With Standard Home Coverage • With Enhanced Home Coverage		0.25% 0.35%
<input type="checkbox"/> <b>Worldwide Personal Effects Cover (Optional Cover)</b> <small>[Total value should not exceed 50% of Contents Sum Insured]</small> • <b>Unspecified Articles</b> — Please state total value of unspecified personal effects to be insured. Limit of S\$1,000 any one article	(Maximum: S\$10,000)	2%
• <b>Specified Articles</b> — Please describe and list each article with corresponding amount to be insured. Proof of purchase/receipt/valuation to be furnished for articles exceeding S\$2,500		1.25%
<input type="checkbox"/> <b>Pet Dog Cover Extension (Optional Cover)</b>	S\$75 per dog x _____ dogs	
<input type="checkbox"/> <b>Building (Optional or Standalone Cover)</b>		0.05%

Name of Mortgagee (if any):

**Declaration of Specified Articles for Worldwide Personal Effects Cover**

Description	Sum Insured (\$\$)

**Particulars of Dog(s) to be insured under Pet Dog Cover Extension** (for pet dogs aged three (3) months to five (5) years old)

Breed/Category	Sex	Date of Birth	Colour	License No.
1.				
2.				

**Premium Calculation**

Premium for Package Plan:	\$S
<b>OR</b> Premium for Standalone Cover:	\$S
Plus Total Premium for Top-ups &/or Optional Covers:	\$S
Total Gross Premium:	\$S
Plus GST:	\$S
Total Premium Payable:	\$S

**Declaration**

I/We declare that the above information is true and complete and it shall be the basis of the contract with Tenet Insurance Company Ltd (the Company). I/We further declare that:

- The building is constructed of brick, stone or concrete and roofed with concrete slate tiles and/or other incombustible materials and in respect of the risks to be covered no loss, damage or liability has arisen within the last twelve (12) months.
- The dog(s) described above is/are in good health and condition and has/have not suffered from any illness/disease or injury which makes the dog(s) an abnormal risk. I/We further declare that the dogs are not used in connection with any trade, business or breeding and no property damage or third party bodily injury was caused by the dog(s) in the last three (3) years.
- In respect of the risk to be insured, no previous insurer has refused to give cover, renew or impose any special terms.
- Premises to be insured is not unoccupied nor used as a workers' living quarters.

Details of policies covering similar risks (if any): \_\_\_\_\_

Please charge \$\$ \_\_\_\_\_ (including GST) to my Visa/Mastercard\* (\*delete as appropriate)

Card No.        -     -     -

Expiry Date:      -

I/We enclose a cheque for \$\$ \_\_\_\_\_ (including GST) payable to Tenet Insurance Company Ltd.

Bank/Cheque No.: \_\_\_\_\_

Signature of Applicant \_\_\_\_\_

Date \_\_\_\_\_

**For Official Use**



it's **beyond** just business

**Tenet Insurance Company Ltd**

A wholly owned company of Hwa Hong Corporation Limited  
a diversified business group listed on the main board of the  
Stock Exchange of Singapore

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