

Claims Highlight Sheet – Home Protect360

Eligibility
<p>The event or incident is covered under your policy.</p> <p>Your policy is active, and premiums are fully paid.</p> <p>You meet the specific conditions in your Policy Wording.</p>
Procedure and Important Steps
<ol style="list-style-type: none">1. At the occurrence of the incident, contact us at service@hlas.com.sg or call us at 6922 60032. Make a police report if the loss or damage is due to theft, fire, accidental loss, malicious damage or vandalism.3. Take necessary steps to minimize further loss or damage.4. Take photographs of the damaged items and retain the items for our inspection.5. Assist and cooperate with the loss surveyor, who may be sent to assess the situation.6. Complete the claim form and submit it with the necessary supporting documents to us at claims@hlas.com.sg
Required Documents
<p>General (all claims)</p> <ol style="list-style-type: none">1. Completed Claims form (https://www.hlas.com.sg/wp-content/uploads/Claim-Forms/Home & Mortgage Fire Claim Form.pdf) <p>Loss or damage to Home Contents and Building</p> <ol style="list-style-type: none">1. Original duly completed claim form2. Proof of ownership3. Digital coloured photographs of the damaged items4. Original invoices and receipts or provide best estimate of the price (subject to our review)5. Assessment Report from repairer on the cause and extent of damage6. At least two (2) Repair / replacement quotations of the damaged / lost property7. Police report / Incident report (if applicable) <p>Personal Accident (Worldwide Coverage)</p> <ol style="list-style-type: none">1. Medical reports and evidence2. Trip invoices (accommodation and transportation)3. Photocopy of passport and visas4. Accurate English translations (confirmed by oath if necessary) of any documents
Submission Methods and Channels
<p>You can submit your claims via the following channels:</p> <ol style="list-style-type: none">1. Email [claims@hlas.com.sg]

Claims Process and Turnaround Time

[Aligned with the Singapore General Insurance Code of Practice¹]

Process	Turnaround Time
Acknowledge notice of claim	3 working days <i>(from claims submission)</i>
Request additional documents	7 working days <i>(from date of acknowledgement)</i>
Approve or decline claim	7 working days <i>(after receiving full documentation)</i>
Make payment	10 working days <i>(after approving the claim)</i>

¹ General Insurance Association of Singapore, Singapore General Insurance Code of Practice, https://gia.org.sg/images/resources/For-Members/code_of_practice.pdf