

Home Protect360

YOUR HOME PROTECT360 POLICY

Here is Your Home Protect360 Policy. Please examine this insurance Policy to ensure that You understand the terms and conditions and that the cover You require is being provided. It is important that the documents and any amendments are read together to avoid misunderstanding.

If You have any questions after reading these documents, please contact Your insurance agent, broker or Us.

If You need to change anything, please contact Us immediately.

IMPORTANT NOTICE

All information provided in Your application form, including declarations made over the phone or internet, forms the basis of this Policy. You must answer all the questions in Your application accurately and tell Us everything You know or could reasonably be expected to know that is relevant to Our decision to give You the insurance. Otherwise You may receive no benefit from the Policy.

HOW YOUR INSURANCE POLICY OPERATES

This Policy is a contract of insurance between You, Our Insured named in the Policy Schedule and Us, the Company.

This policy, the application, declaration or any statement of facts, any clauses endorsed on the Policy, the Policy Schedule and any changes highlighted in Your renewal notice form the contract of insurance between You and Us.

The insurance We provide in this Policy is subject to the terms, conditions, exclusions contained in this policy, the Policy Schedule and any Endorsement to this Policy (hereinafter collectively referred to as the "Terms of this Policy").

In consideration of Your paying to Us the required premium, We agree to indemnify You in the manner and to the extent described in the Policy, in respect of events occurring during the Period of Insurance, or any subsequent period for which You pay and We accept the required premium.

POLICY DEFINITIONS AND INTERPRETATION

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

"Accident/Accidental"

A specific event, which is sudden, unforeseen and unexpected and gives rise to a result, which is not intended or anticipated.

"Accidental Damage/Loss"

Physical damage or loss caused by external means due to a specific event other than a deliberate act of You, which is sudden, unforeseen and unexpected and gives rise to a result, which is not intended or anticipated.

"Anniversary Date" means each date occurring at intervals of twelve (12) months from the Effective Date of this Policy.

"Benefit Limit"

The Maximum Benefit Payable as stated in the Coverage Outline of the Policy Schedule.

"Bodily Injury"

Injury resulting solely and directly from Accident and does not include any medical condition, sickness or disease, or any naturally occurring condition, or the result of any gradually operating cause.

"Chinese Physician / Chiropractor"

A person qualified by a medical degree/certification and duly licensed or registered to practice Chinese medicine or Chiropractic in the geographical area of his practice, and who in rendering such services is practicing within the scope of his licensing and training but excluding a Chinese Physician or Chiropractor who is You or Your spouse, Your relative or Your employee.

"Company/We/Us/Our"

HL Assurance Pte. Ltd.

"Domestic Helper"

A helper employed by You and residing with You at Your Home.

"Effective Date"

This Policy shall become effective and commence on the date specified in the Policy Schedule.

"Expiry Date of the Policy"

The last day of every monthly, annual, three (3) or five (5) year period starting from the Effective Date of the Policy stated on the Policy Schedule where Our liability thereunder shall only be extended upon payment of the monthly, annual, three (3) or five (5) year premium as applicable

“Family Member(s)”

Your legal spouse, biological child, legally or adopted child and any immediate family members permanently residing with You at Your Home.

“Home”

The Insured Property in the Policy Schedule which is the building occupied as a private dwelling for domestic purposes (house, flat or apartment) constructed of bricks and/or concrete and roofed with tiles and/or other incombustible materials together with its garages and outbuildings, including swimming pools, gardens, footpaths, driveways, gates and fences.

“Household Contents”

All descriptions of household goods situated in the Home which belong to You, which You are legally liable. However, “Household Contents” do not include:

1. motor vehicles, caravans, trailers, aircraft or watercraft, or spare parts and accessories while attached to or in any of them;
2. any part of the structure of Your Home;
3. livestock, pets and animals;
4. contact or corneal lenses;
5. property used for business trade or professional purposes unless specified in the Policy;
6. aerial devices, antenna, satellite dish and any property in the open;
7. securities, deeds, bonds, bills of exchange, stamps or coins collection, share certificates, Money, credit cards, other negotiable instruments, document, computer software and data files;
8. fixed glass and mirror;
9. plants and living creatures;
10. portable/mobile telephones and the likes;
11. property of tenants, roomers, boards or paying guests if property is let or tenanted
12. personal computers

“Insured”

The Person named as Insured in the Policy Schedule.

“Insured Perils”

1. Fire, explosion, lightning or thunderbolt
2. Hurricane, cyclone, typhoon, windstorm or flood
3. Bursting, leaking, discharging or overflowing of water pipes
4. Earthquake, earthquake shock, subterranean fire or volcanic eruption
5. Impact by aircraft and other aerial or spatial devices and articles dropped therefrom
6. Riot
7. Malicious act
8. Theft, attempted theft or burglary

“Money”

Current legal tender bank or currency notes, crossed cheques, postal and money orders belonging to You, kept in Your Home and used solely for private, social and domestic purposes.

“Period of Insurance”

The period up to and including the Expiry Date of the Policy during which the Policy is effective and has not been cancelled or otherwise terminated and shall only be extended upon payment of the monthly, annual, three (3) or five (5) year premium as applicable.

“Personal Effects”

Articles of personal use designed specifically to be worn or carried by a person e.g clothing, jewellery, watches and camera equipment etc. excluding Money, mobile phones, pagers, personal computers and items which are used in connection with any business profession or employment, as well as items insured under a separate policy whether taken with Us or with another insurance company.

“Policy”

This policy, Your application form, Your declarations, the Policy Schedule and any Endorsements We have issued under this policy.

“Pre-Existing Medical Condition”

Any condition for which You had prior knowledge of or has received medical advice, treatment, diagnosis, consultation or prescribed drugs within twelve (12) months preceding the Effective Date of this Policy.

“Registered Medical Practitioner”

A person qualified by degree in western medicine and duly licensed or registered with the relevant medical board or council to practice medicine and surgery in the geographical area of his practice, and who in rendering such services is practising within the scope of his licensing and training. The attending Registered Medical Practitioner shall not be an Insured Person, Your employee, Your spouse or Your relative.

“Renovations, Fixtures and Fitting”

Improvements and additions within Your Home installed by You as owner or by any former owner of Your Home in the form of fixtures and fittings excluding all other permanent fixtures and fittings which were originally part of the Home when it was transferred by the developer or builder to the first owner of the Home.

“Unoccupied”

The Home has not been lived in by You or by any other person with Your permission for thirty (30) consecutive days.

“Uninhabitable”

Your Home is assessed by Us or Our appointed assessor/surveyor to be unfit to live in, unable to be occupied in, unliveable or tenantable.

“Waiting Period”

Ninety (90) days from the Effective Date of the Policy where no benefits are payable.

“You/Your”

Insured and Family Member(s)

THE BENEFITS

Section 1. Household Contents, Renovation, Fixtures and Fittings

We will pay for Accidental Loss or Damage to the Household Contents, Valuables, Renovations, Fixtures and Fittings belonging to You while contained within the Home up to the Benefit Limit. This section will extend to cover for the property of Your Domestic Helper.

"Valuables" under Section 1 of this Policy shall mean curios, pictures or other work of art, furs, jewellery, jades, gemstones, watches, gold or silver objects, antiques and the like.

Valuables are subject to a limit of indemnity in the sum of \$2,500 for any one article and \$5,000 in the aggregate for any one loss.

The following limits will apply in respect of loss or damage to bicycles, computers, audio/video equipment, musical instruments and camera equipment:

For any one article - Up to 3% of the total Benefit Limit under Section 1 unless specified in the Policy.

For any one claim - Up to one third of the total Benefit Limit under Section 1 unless specified in the Policy.

Exclusions Applicable to Section 1

We will not pay for:

1. loss or damage while the Home or any part is:
 - a. Unoccupied for more than thirty (30) consecutive days.
2. loss or damage due to:
 - a. wear and tear, mildew, rot, corrosion, rust, gradual deterioration, insects and vermin or the action of light;
 - b. dyeing, repairing or restoring;
 - c. domestic animals owned by You or are in Your care custody and control;
 - d. any heating or drying process;
 - e. breakage of sports equipment while in use;
 - f. mechanical or electrical breakdown;
 - g. inherent fault or defective workmanship, material or design;
 - h. infidelity or dishonesty on the part of You or any of Your relatives or Domestic Helper permanently residing with You or any of Your employees;
 - i. malicious acts committed by You or any of Your relatives or Domestic Helper permanently residing with You or any of Your employees.
3. loss or damage to films, tapes, cassettes, cartridges or discs other than for their value as unused material, unless purchased pre-recorded, when we will pay up to the maker's latest list price;
4. the first \$350.00 of each and every Accidental Loss or Damage claim;
5. consequential loss or damage of any kind;

Additional Benefits

Automatic Increase of Benefit Limit (Section 1: Household Contents, Renovation, Fixtures and Fittings)

The Benefit Limit for Section 1- Household Contents, Renovation, Fixtures and Fittings shall automatically increase on each Anniversary Date, based on the Benefit Limit as at the Policy Effective Date, in accordance with the table below:

Policy Anniversary Date	Additional Increase Upon Renewal
First (1 st) Policy Year	5%
Second (2 nd) Policy Year	10%
Third (3 rd) Policy Year and Above	15%

This automatic increase is subject to the following conditions:

1. there has been no interruption of cover during the Period of Insurance and/or between consecutive Periods of Insurance; and
2. no claim has been made prior to the applicable Anniversary Date.

If a claim is made under the Policy, the automatic increase in the Benefit Limit for Section 1 - Household Contents, Renovation, Fixtures and Fittings shall cease totally and immediately from the Anniversary Date following the date of the event giving rise to the claim.

If the increase of the Benefit Limit for Section 1 - Household Contents, Renovation, Fixtures and Fittings has already taken effect before the claim is reported to Us, the Benefit Limit for Section 1 - Household Contents, Renovation, Fixtures and Fittings shall be adjusted to the level had the claim been reported to Us on the date of the event giving rise to the claim. This is without prejudice to any increase in the Benefit Limit for Section 1 - Household Contents, Renovation, Fixtures and Fittings that was effected before the date of the event giving rise to the claim.

Temporary Storage

We will pay for up to 15% of the Benefit Limit on Household Contents for Accidental Loss or Damage to Household Contents temporarily removed from Your Home for up to thirty (30) days, provided they are kept in a secured premise anywhere in Singapore.

We will not pay for loss or damage to property:

- a. whilst in transit;
- b. whilst being removed for sale or exhibition or to furniture depositories;
- c. whilst left in an unattended vehicle;
- d. by theft unless it involves violence and forcible entry to or exit from a building.

Alternative Accommodation Expenses

We will pay up to 15% of the Benefit Limit on Household Contents or up to a maximum of thirty (30) days, whichever is lower or the necessary cost of reasonable alternative accommodation as a result of Your Home

being Uninhabitable from any cause covered by this Section of the Policy.

Interior Decoration Period/Refurbishment Work

We will pay up to 30% of the Benefit Limit for Accidental Loss of or Damage to the Household Contents during the period of decoration or refurbishment by contractors. Provided that the period of decoration or refurbishment is no longer than sixty (60) days.

Automatic Reinstatement

Following a claim under this Section and subject to the payment of an additional premium, the Benefit Limit will be automatically reinstated to the Benefit Limit which applied prior to the loss or damage occurring.

Emergency Cash Allowance

In the event of Your Home being assessed to be Uninhabitable for at least three (3) days and above due to loss or damage caused by Insured Perils, the We will indemnify You for the purchase of essential items such as clothing or personal effects up to \$1,000.

Claim Settlement applicable to Section 1:

We will pay the cost of replacement as new (or We will replace as new at Our option) except for:

- a. Towels, curtains, bed and table linen, carpets, shoes, handbags and clothing where a deductible for wear and tear will be made after assessment of the same by Us and/or its authorized representatives.
- b. Items that can be economically repaired (including but not limited to household linen and clothing) where the cost of the repair will be paid.

If at the time of any loss or damage the total cost of replacing all the Household Contents as new less an allowance for wear and tear on towels, curtains, shoes, handbags, clothing, carpets and linen (replacement cost) is greater than the Benefit Limit on Household Contents, We will pay only that proportion of the loss which the Benefit Limit on Household Contents bears to the replacement cost.

We will not pay for the cost of replacing or repairing any undamaged part of the Household Contents which forms part of a suite or part of a common design or function when the damage is restricted to a clearly definable area or to a specific part thereof.

The maximum amount payable in respect of any one claim under any paragraph of Section 1 is the Benefit Limit (less any amount deducted) subject to any limit shown in the Policy Schedule.

Basis of Settlement of claims

1. Replacement Value Clause

In the event of loss of or damage to any of the Household Contents insured under this Section of the Policy the basis upon which the amount payable under the Policy is to be calculated shall be the cost of replacing the said Household Contents of the same kind or type but not superior to or more extensive than the said Household Contents when new.

2. First Loss

This Policy is issued on a "First Loss" basis on the Household Contents up to an amount specified in the Policy Schedule being part of the total value.

Section 2. Loss of Money

We will pay up to the Benefit Limit for loss of Money kept in locked drawers or safe arising from theft accompanied by forcible and violent entry or exit from the Home, provided that the Home is not left Unoccupied. A police report must be submitted by You within twenty-four (24) hours from the discovery of the loss. We will also cover for any hold-up or armed robbery within the Home.

Exclusions Applicable to Section 2:

We will not pay for:

- a. loss or damage occurring whilst the Home has been Unoccupied.
- b. financial loss resulting from any credit / charge / debit cards being stolen or accidentally lost and subsequently used by a third party.

Section 3. Locks and Keys

We will pay for the replacement of locks, keys and windows securing the Home if they are lost or damaged as a result of theft, burglary or robbery. We will not pay for damage to locks, keys or windows as a result of misuse by You or Domestic Helpers.

Section 4. Deterioration of Frozen Food

We will pay up to \$1,000 for the cost of replacing deteriorated or putrid frozen food in Your deep freezer or freezer section of Your refrigerator at Your Home, provided that the freezer or refrigerator is less than five (5) years old and the frozen food is damaged by failure of the freezer.

We will not pay for

- a. Loss or damage caused by the deliberate act of You.
- b. Loss or damage caused by failure of the supply of electricity occasioned by the deliberate act of any electricity authority / supplier or by the exercise of such authority / supplier of its power to withhold or restrict supply.
- c. Loss or damage occurring while Your Home remains unoccupied for more than sixty (60) consecutive days
- d. Consequential loss of any kind.

Section 5. Accidental Breakage to Fixed Glass and Mirrors

We will pay up to the Benefit Limit for Accidental breakage (but not scratching) of fixed glass in windows, doors, fan lights, skylights, greenhouses, conservatories, verandas and fixed mirrors (other than hand-held mirrors) in the Home except for the first \$200 of each and every loss.

Exclusions Applicable to Section 5:

We will not pay for Accidental breakage or otherwise of the following:

- a. glassware, crystal, ornaments, vases, lamps, or crockery;
- b. a picture tube or screen in a television or electronic visual display unit;
- c. a ceramic or glass cooking top;
- d. glass in a picture frame, painting, radio set or clock;
- e. any item of travertine whether fixed or unfixed, tiles, bench tops, spas or hot tubs;
- f. mobile phones;
- g. any items which were wholly or partly in a defective condition at the time of the breakage.

Section 6. Worldwide Personal Liability (Worldwide excluding USA, Canada and Japan)

You are indemnified against liability at law:

For damages and/or the claimants' costs in respect of Accidental death of or Bodily Injury to any person or Accidental damage to material property belonging to any person occurring during the Period of Insurance for which You are legally liable worldwide excluding USA, Canada and Japan.

The limit of indemnity for all damages and costs incurred by the claimants for which You are legally liable for and resulting from one original cause is \$500,000.

We will also pay for the costs and expenses incurred by You in conducting Your defence with Our written consent.

In the event of Your death, We will indemnify Your legal personal representatives in respect of liability incurred by You and covered by the Policy provided that the legal personal representatives observe the terms of the Policy as far as they can apply.

Extension Cover

Occupier's Liability

We will pay for legal liability incurred by You as occupier of the Home in respect of:

- a. Bodily Injury to persons, including death;
- b. loss or damage to property;

occurring during the currency of this insurance as a result of an Accident in or about the Home, up to a limit of \$500,000 in respect of any one Accident or series of Accidents constituting one event, plus all legal costs and expenses incurred by You with our written agreement or recoverable from You by any claimant.

Visitors' Personal Effects

This Policy extends to cover Accidental Loss or Damage to visitors' Personal Effects whilst contained in the Home up to \$1,000 any one Period of Insurance.

Exclusions:

We will not pay for claims:

- a. arising out of ownership of the Home;
- b. where liability insurance is required by the laws of the Republic of Singapore
- c. for Bodily Injury, including death or illness, to:

- (i) any of Your Family Member(s), relatives, parents, siblings or Domestic Helper ordinarily residing with You;
 - (ii) any employee of Yours arising out of and in the course of such employment;
- d. for damage to property:
 - (i) belonging to, under the possession custody or control of either You or Your Family Member(s), relatives, parents, siblings or Domestic Helper ordinarily residing with You;
 - (ii) belonging to any person in Your service or any other person indemnified by this Section;
 - e. arising from any business, trade or profession;
 - f. arising from liability assumed under an agreement, unless liability would have existed in the absence of the agreement;
 - g. arising from the ownership or use of any:-
 - i. vehicle (other than a garden appliance not requiring registration);
 - ii. sailing craft or power driven watercraft;
 - iii. aircraft or aerial device;
 - h. arising from vibration or interference with support of land, building or other property or subsidence or any earth movement
 - i. an excess of \$500 on each and every claim

Special Exclusions

This Policy does not cover the following:

- a. Legal liability arising in connection with any motor vehicle, motor cycle, licensed aircraft or sea vessel;
- b. Any express or implied warranty or agreement unless liability would have existed in the absence of such express or implied warranty or agreement;
- c. Damage to property in Your care, control or custody;
- d. Any punitive and exemplary damages awarded against You;
- e. Claims arising from the ownership or occupancy of any land or building.

Section 7. Removal of Debris

The Benefit Limit on each item of the Policy is deemed to include 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 Home which has been destroyed or damaged if there has been damage which is covered under Section 1 up to the Benefit Limit.

Section 8. Fire Extinguishing Expenses

We will pay up to the Benefit Limit to cover the costs of replenishing firefighting appliances associated with the extinguishment of the fire and the consequential destruction of such appliances.

The Benefit Limit for this Section includes the costs and expenses necessarily and reasonably incurred by You in the extinguishing of fire at or adjoining the Home. Such expenses shall include the cost of recharging or replacing fire extinguishing equipment and all other like costs and charges.

Section 9. Family Personal Accident (Worldwide Cover)

If You sustain Bodily Injury caused by Accident anywhere in the world and which within twelve months from the date of the Accident is the sole and independent cause of death or permanent disablement as defined in the table of Events set out below in this section, We will pay You in accordance with the Percentage of Benefit as shown below against each Event, up to the Benefit Limit:

The following age restrictions applies for Section 9:

- (a) You are between the age of eighteen (18) years to sixty-five (65) years old;
- (b) Your child(ren) are above six (6) months but below twenty-one (21) years old or up to twenty-three (23) years of age if studying full time in a recognized institution of higher learning.

The maximum liability under this section shall be limited to \$35,000 for any one Accident and in the aggregate.

Events	Percentage of Benefit
1 Death	100%
2 Total and permanent disablement from engaging in or attending to employment or occupation (unless specifically excluded) for a continuous period of 12 months from the date of the injury and with no likelihood of improvement as assessed by a medical practitioner in the Republic of Singapore	100%
3 Total and permanent loss of all sight in both eyes	100%
4 Total loss by physical severance or total and permanent loss of use of:	
(a) one or two limbs	100%
(b) one or two hands	100%
(c) arm above the elbow	100%
(d) arm at or below the elbow	100%
(e) leg above the knee	100%
(f) leg at or below the knee	100%
5 Permanent total insanity	100%
6 Total and permanent loss of all sight in one eye	50%
7 Third degree burns	
(a) head	
equals to or greater than 8%	100%
equals to or greater than 5% but less than 8%	75%
equals to or greater than 2% but less than 5%	50%
(b) body	
equals to or greater than 20%	100%
equals to or greater than 15% but less than 20%	75%
equals to or greater than 10% but less than 15%	50%

8	Total and permanent loss of:	
	(a) hearing in two ears	75%
	(b) hearing in one ear	25%
	(c) speech	50%
9	Total loss by physical severance or total and permanent loss of use of	
	(a) thumb and four fingers of one hand	50%
	(b) four fingers of one hand	40%
	(c) thumb	
	two phalanges	25%
	one phalanx	10%
	(d) index finger	
	three phalanges	15%
	two phalanges	10%
	one phalanx	5%
	(e) middle finger	
	three phalanges	10%
	two phalanges	7%
	one phalanx	3%
	(f) ring finger	
	three phalanges	10%
	two phalanges	7%
	one phalanx	3%
	(g) little finger	
	three phalanges	10%
	two phalanges	7%
	one phalanx	3%
	(h) all toes of one foot	15%
	(i) great toe	
	two phalanges	5%
	one phalanx	3%
	(j) any other toe	3%

Exclusions:

We will not pay compensation for:

1. any death, disability, loss, damage, liability or expense directly or indirectly caused by or contributed to by or arising from nuclear weapons material or ionizing radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel. For the purpose of this Exception, combustion shall include any self-sustaining process of nuclear fission.
2. any death, disability, loss, damage, destruction, liabilities, costs or expenses including consequential loss of whatsoever nature, directly or indirectly caused by, resulting from or in connection with any of the following regardless of any other cause or event contributing concurrently or in any other sequence to the loss:
 - (a) war, invasion, acts of foreign enemies, hostilities or warlike operations (whether war be declared or not), civil war, mutiny,

rebellion, revolution, insurrection, conspiracy, civil commotion assuming the proportions of or amounting to an uprising, military or usurped power.

- (b) any act of terrorism.

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 organisation(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, costs or expenses 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 (a) and/or (b) above.

- 3. Injury caused by You engaging in
 - (a) air travel, flying or other aerial activities except travelling as a fare paying passenger in a properly licensed, regular scheduled commercial airline operating between established and licensed commercial airports
 - (b) any trade, technical or sporting activity or as crew in connection with an aircraft and/or vessel
 - (c) motorcycling (as rider or pillion).
- 4. Injury caused by You engaging in or practising the following activities:
 - (a) rafting or canoeing involving white water rapids, bungee jumping, jet skiing, underwater activities involving artificial breathing apparatus such as compressed air or gas, ski racing, backcountry skiing or off-piste skiing, ski jumping, hang gliding, parasailing, parachuting, the use of bobsleigh or skeleton, hunting, pot-holing, mountaineering or rock climbing that ordinarily requires the use of ropes or guides
 - (b) any kind of race or sport being engaged in professional capacity or where You would or could earn any remuneration, donation, sponsorship, award or certificate of any kind from engaging in such kind of sport, racing other than on foot or trial of speed or reliability
 - (c) naval, military, air force, civil defence or Police services or operations
 - (d) testing of any kind of conveyance, being employed as a manual worker, whilst engaged in off-shore or in mining, aerial photography or handling of explosives, ammunitions or firearms.
- 5. Injury caused by
 - (a) Suicide or attempted suicide, self-injury or willful exposure to peril (other than in an attempt to save human life)
 - (b) Pregnancy, miscarriage, abortion or childbirth

- (c) Infectious disease, venereal disease, HIV (Human Immuno Deficiency Virus) and/or any HIV related illness including AIDS (Acquired Immune Deficiency Syndrome) and/or any mutant derivatives or variations of this however caused
- (d) Mental and nervous or sleep disorders, including but not limited to insanity or any diagnosed psychological or psychiatric disorder, anxiety or depression
- (e) Any Pre-Existing Medical Conditions or pre-existing physical or mental defect or infirmity,
- (f) You being under the influence of drugs (other than those prescribed by a Registered Medical Practitioner but not when prescribed for the treatment of drug addiction)
- (g) You being under the influence of alcohol, unless it can be established to Us with reasonable satisfaction by any claimant that alcohol was not a factor contributing to the happening of the Injury
- (h) any willful, malicious, criminal or unlawful acts committed by the You or any person acting on Your behalf

Accident Medical Expense

If You suffers Accidental Bodily Injury during the Period of Insurance which requires medical treatment, We will reimburse the medical expenses prescribed by a Registered Medical Practitioner (including reasonable and necessary expenses by a Chinese Physician or Chiropractor) incurred as a consequence thereof up to \$300 per Insured and up to \$1,000 per family.

Section 10. Personal Effects (Optional Cover)

Valuables under Section 10 of this Policy shall mean platinum, gold and silver articles, precious metal and stones, jewellery, watches or furs.

We will cover You against Accidental Loss or Damage to Valuables and Personal Effects belonging to You anywhere within the Republic of Singapore subject to an excess of \$350 on each and every claim. Our maximum liability shall not exceed the Benefit Limit and subject to the limit per article in the event of a claim made by You for Valuables.

Exclusions Applicable to Valuables Only:

We will not cover the following items under this Section:

- a. Money, securities and documents of any kind.
- b. Stamp and coin collection.
- c. Property more specifically insured either in this Policy or in any other insurance policies which You have taken out.

Special Exclusions

We will not pay for:-

- 1. loss or damage due to scratching, denting, chaffing, wear, tear, deterioration, any process of cleaning, repairing or restoring any article;
- 2. loss or damage to any item caused by action of light, atmospheric or climatic conditions;
- 3. loss or damage due to over winding of clocks or application of electrical energy;

4. loss or damage caused by vermin, insects, mildew, mould or rot;
5. mechanical, electrical or electronic failure or breakdown;
6. consequential loss of any kind;
7. loss from unattended vehicles
8. unexplained loss or disappearance
9. failure to take due care and precaution to safeguard Your belongings;
10. the first \$350 of each and every claim unless specifically stated.

Pair And Set

In the event of loss of or damage to any article forming part of a pair or set, we shall not be liable for more than the value of the particular part which may be lost or damaged without reference to any special value which such part or parts may have as forming part or set but in any event not exceeding a proportionate part of the Benefit Limit in respect of the pair or set.

Section 11. 24 Hours Home Assistance Concierge Services

We will cover You for the utilization of one (1) concierge service up to a limit of \$100 during a period of twelve (12) consecutive months starting from the Effective Date, subjected to the Waiting Period.

We shall not be liable to pay for any parts or replacement unit of the repaired/defective item or its accessories.

The following are the concierge services available to You:

1. Locksmith Assistance

In the event You are

- (a) locked out of Your Home and/or
- (b) not in possession of the keys to Your Home, You can contact Our Home Assistance Concierge Services Hotline to arrange for the dispatch of a locksmith to assist You at Your Home.

2. Plumbing Assistance

In the event Your Home suffers:

- (a) a clogged water supply system,
- (b) a clogged drainage system and/or
- (c) leaking water pipe(s)

You can contact Our Home Assistance Concierge Services Hotline to arrange for the dispatch of a plumber to assist You at Your Home.

3. Electrical Assistance

In the event of an electrical power failure/wall switch failure in Your Home, You can contact Our Home Assistance Concierge Service to arrange for a competent electrician to attend to the repair.

4. Air-Conditioning Engineer Assistance

In the event that an air-conditioner unit in Your Home is not working, You can contact Our Home Assistance Concierge Services to arrange for an engineer to repair Your air-conditioning unit.

5. Pest Control Assistance

In the event Your Home is infested with pests, including but not limited to bees and termites, You

can contact Our Home Assistance Concierge Services Hotline to arrange for a pest control personnel to provide remedy to the situation.

In addition to the above concierge service, We also provide the following additional assistance services on referral arrangement basis only; all expenses actually incurred are to be borne by You.

1. Medical Appointment Services (<https://www.docdoc.sg>)
2. Property Refinancing Services
3. Home Cleaning Services
4. Telephone Medical Advice
5. Arrangement of Private Medical Transportation
6. House Movers
7. Renovation Contractors

GENERAL CONDITIONS

(Applicable to the whole Policy)

1. Arbitration

If there is any dispute as to the amount to be paid under this Policy (liability being otherwise admitted) such dispute shall be determined by arbitration in accordance with the statutory provisions on arbitration in that behalf for the time being in force. It is hereby expressly stipulated that it shall be a condition precedent to any right of action or suit upon this Policy that an arbitration award shall be first obtained.

Unless any such action or suit be commenced within six (6) months of the making of an award We shall not be liable to make any payment in excess of the amount of the award.

2. Cancellation of the Policy

The Policy may be cancelled by You by giving notice to Us in writing provided no claim has arisen during the current Period of Insurance, such cancellation shall become effective on the first day of the month after notice is received by Us. We shall be entitled to a return of premium on the unexpired part of the Period of Insurance Policy

This Policy may be cancelled at any time by Us giving fourteen (14) days' notice by registered mail to Your last known address, such cancellation shall become effective from the first day of the month following the date of such notice issued and in such event We will return a pro rata portion of the premium for the unexpired part of the Period of Insurance.

3. Clerical Error

A clerical error by Us shall not invalidate insurance otherwise validly in force, nor continue insurance otherwise not validly in force.

4. Contract (Rights of Third Parties) Act 2001

A person who is not a party to this Policy shall have no right under the Contracts (Rights of Third Parties) Act 2001 to enforce any of its terms.

5. Currency

All amounts shown are in Singapore dollars. All claims will be paid in Singapore dollars. For claims incurred in a foreign currency, We will convert the foreign currency amount into Singapore Dollars at a foreign currency rate to be determined by Us.

6. Data Privacy

It is hereby declared that as a condition precedent to the liability of Us, You have agreed that any personal information in relation to You provided by or on behalf of You to Us may be held, used and disclosed to enable Us or individuals / organisations associated with Us or any independent third party (within or outside of Singapore) to:

- (a) process and assess the Insurer's application or any matter arising from the Policy Schedule and any other application for insurance cover and/or;
- (b) provide all services related to this Policy

7. Declaration

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 You have 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 Us before cover incepts.

8. Due Observance

The conditions that appear in the Policy or in any Endorsements are part of the contract and must be complied with. The due observance and compliance of these conditions by You and the truth of the statements and answers in the proposal form shall be conditions precedent to any liability of Us to make any payment under this Policy.

9. Duplication of Cover

We shall not cover You under more than one Home Protect360 Insurance policy issued for the same Home. In the event that You are covered under more than one such policy, We will consider You to be insured under the policy first issued and We will refund any duplicate insurance premium payment, which may have been made by or on behalf of You.

10. Duty of Care

You must take all reasonable steps to prevent injury, loss or damage to the Home which may give rise to a claim under this Policy and to maintain such insured property in a proper condition.

11. Forfeiture

If any claim under this Policy shall be in any respect fraudulent or if any fraudulent means or devices are used by You or any one acting on Your behalf to obtain any benefit under this Policy or if the loss destruction or damage of the property insured be occasioned by the wilful act or with the connivance of You or anyone acting on Your behalf all benefits herein shall be forfeited.

12. Fraud, Misstatement or Concealment

If Your answers and declaration in the proposal form is untrue in any respect or if any material fact affecting that risk be incorrectly stated herein or omitted therefrom or if this insurance, or any renewal thereof shall have been obtained through any misstatement, misrepresentation or suppression or if any claims made shall be fraudulent or exaggerated or if any false declaration or statement shall be made in support thereof then in any of these cases this insurance shall be void from the Effective Date.

13. Free Look Period

If this policy has been issued and for any reason whatsoever you shall decide not to take up the policy, you have the right to cancel your insurance without penalty, by notifying us in writing within fourteen (14) days from the date of receipt of the policy document. We will refund the premium paid unless you have made a claim or an event/incident has occurred and is likely to give rise to a claim. Free look period is not applicable for renewals.

14. Governing law

Any interpretation of this Policy relating to its construction, validity or operation shall be made in accordance with the Laws of Singapore.

15. Insurers' Rights After a Loss

On the happening of any loss destruction or damage to Your Home, We may:

- (a) enter and take and keep possession of the building or premises where the loss or damage has happened as well as to conduct investigations into the loss destruction damage as the case may be;
- (b) take possession of or require to be delivered to them any of Your property in the building or on Your Home at the time of the loss or damage;
- (c) keep possession of any such property and examine sort arrange remove or otherwise deal with the same;
- (d) sell any such property or dispose of the same for account of whom it may concern.

The powers conferred by this condition shall be exercisable by Us at any time until notice in writing is given by You that they make no claim under the Policy or if any claim is made until such claim is finally determined or withdrawn and We shall not by any acts done in the exercise or purported exercise of their powers hereunder incur any liability to You or diminish their right to rely upon any of the conditions of this Policy in answer to any claim.

If You or any person on Your behalf shall not comply with the requirements of Us or shall hinder or obstruct Us in the exercise of their powers hereunder all benefits under this Policy shall be forfeited.

You shall not in any case be entitled to abandon any property to Us whether taken possession of by Us or not.

16. Jurisdiction Clause

Notwithstanding anything stated herein to the contrary, the indemnity provided by this Policy shall not apply in respect of judgments which are not in the first instance delivered by or obtained from a court of competent jurisdiction within the Republic of Singapore nor to orders obtained in the said court for the enforcement of judgments made outside the Republic of Singapore whether by way of reciprocal agreements or otherwise.

17. Legal Personal Representative

The terms provisions exceptions and conditions of this Policy, so far as applicable and with any necessary modifications, shall apply to Your legal personal representative.

18. Other Insurances

You shall give notice to Us of any insurance or insurances already effected, or which may subsequently be effected, covering any of Your Home 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 behalf of Us before the occurrence of any loss or damage, all benefits under this Policy in respect of the Insured Home shall be forfeited.

If at the time of any Accidental loss, damage or injury which results in a claim under this Policy there is any other insurance covering the same damage or liability or any part of it whether effected by You or by any other person or persons, We shall not be liable to pay or contribute more than its ratable proportion of such loss, damage or injury.

19. Payments of Benefits

All benefits payable under this Policy shall be paid to You or Your legal representative or Your beneficiary (if any), or otherwise to Your estate in the event of Death. Any payment made by Us in accordance with this condition shall in all cases be deemed final and a complete discharge of all Our liability.

20. Premium Before Cover Warranty

- a. The premium due must be paid to the Us (or the intermediary through whom this Policy or Bond was effected) on or before the effective date ("the effective date") or the renewal date of the coverage. Payment shall be deemed to have been effected to Us or the intermediary when one of the following acts takes place:
 - i. Cash or honoured cheque for the premium is handed over to Us 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 Us 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 Us (or the intermediary through whom this Policy or Bond was effected) on or before the inception date or the renewal date, then the insurance shall not attach and no benefits whatsoever shall be payable by Us. Any payment received thereafter shall be of no effect whatsoever as cover has not attached.
- c. Premium Payment
 - i. The payment of the premium when it is due will ensure the continuance of the Policy in force until the next premium is due;
 - ii. This Policy will be renewed upon the payment of the premium when it is due either on a monthly, annual, three (3) or five (5) year basis as applicable and stated in the Policy Schedule unless prior written notice of cancellation has been given in accordance with General Condition 2 or the Policy has otherwise been terminated.

21. Personal Data Use

Any information collected or held by Us whether contained in Your application or otherwise obtained may be used and / or disclosed to Our associated individuals/companies or any independent third parties (within or outside Singapore) for any matters relating to Your application, any Policy issued and to provide advice or information concerning products and services which We believe may be of interest to You and to communicate with You for any purpose. Your data may also be used for audit, business analysis and reinsurance purposes.

22. Renewal of Your Policy

This Policy will be automatically renewed by Us on the Expiry Date of the Policy upon satisfaction of the following:

- a) Payment of the premium under General Condition 20;
- b) There is no prior written notice of cancellation given in accordance with General Condition 2 before the Expiry Date of the Policy; and
- c) The Policy has not been otherwise terminated

23. Sanction Limitation and Exclusion Clause

Notwithstanding any provision to the contrary within this Policy or any endorsement thereto, this insurance shall, in no case, be deemed to provide cover and 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 would expose the Company to any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of the European Union or United Kingdom or United States of America or Singapore.

24. Settlement of Claim / Conduct of Defence

No admission offer promise or payment shall be made by or on behalf of You or any person claiming to be indemnified without the written consent of Us which shall be entitled if it so desires to take over and conduct in Your name or such person the defence or settlement of any claim or to prosecute in Your name or such person for its own benefit any claim for indemnity or damage or otherwise and shall have full discretion in the conduct of any proceedings and in the full settlement of any claim and You and such person shall give all such information and assistance as We may require.

25. Subrogation

You shall at the expense of Us do and concur in doing and permit to be done all such acts and things as may be necessary or reasonably required by Us for the purpose of enforcing any rights and remedies or of obtaining relief or indemnity from other parties to which We shall be or would become entitled to or subrogated upon its paying for or making good any loss destruction or damage under this Policy whether such acts and things shall be or become necessary or required before or after their indemnification by Us.

26. Time Limit of Commencement of Action or Suit

If an action or suit is not commenced within twelve (12) months after the arbitration award is made under Condition 26 of this Policy or within twelve (12) months from the date of disclaimer in the case where We disclaims policy liability, We shall not be liable for such claim under this Policy and such claim shall for all purposes be deemed to have been abandoned by You and no benefits shall be recoverable under this Policy. In that event, Your rights under this Policy in respect of the claim, including Your right to commence any proceedings against Us, whether in arbitration or in Court, shall be extinguished.

27. Transfer of Interest

You may not transfer Your interest in the Policy without Our written approval.

NOTIFICATION REQUIREMENTS

(Applicable to the whole Policy)

1. Claims Notification

On the happening of any loss destruction or damage arising from theft, fire, Accidental loss, malicious damage or vandalism which may give rise to a claim under this Policy, You shall report the same to the police and to Us immediately and give notice within seven (7) days from the date of loss destruction or damage thereof in writing to Us which shall be delivered to Us by registered mail and shall within thirty (30) days after such loss destruction or damage or such further time as We may in writing allow at Your own expense deliver to Us a statement in writing containing as particular an account as may be reasonably practicable of the several articles or portions of property lost destroyed or damaged and of the amount of such loss destruction or damage thereto respectively having regard to their value at the time of loss destruction or damage together with details of any other insurance in force.

- 2. On the happening of an event resulting in Bodily Injury or damage to property of a third party which may give rise to a claim under this Policy, You shall notify Us immediately in writing and provide full details in writing within twenty-one (21) days via registered mail. Every letter claim writ summons and process shall be forwarded to Us immediately on receipt.

- 3. On the happening of any other loss which may give rise to a claim, You shall notify Us within twenty-one (21) days in writing and provide full details of the same via registered mail.

Any expenses incurred in the provision of details and documentary evidence of loss destruction or damage shall be wholly borne by You.

GENERAL EXCLUSIONS

(Applicable to the whole Policy)

This Policy does not cover:

1. Acts of Authorities

Loss or damage occasioned by confiscation nationalisation commandeering requisition by the Government, any Public Municipal, Local Authority or on the order of such authorities.

2. War Risks

Any loss or damage occasioned by or through or in consequence, directly or indirectly, of any war, invasion, act of foreign enemies, hostilities or warlike operations (whether war be declared or not), civil war, mutiny, riot, military or popular rising, insurrection, rebellion, revolution, military or usurped power, civil commotion assuming the proportions of or amounting

to an uprising, conspiracy, 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.

3. Any Act of Terrorism

Any loss or damage occasioned by or through or in consequence, directly or indirectly, of any acts of terrorism committed by a person or persons acting on behalf of or in connection with any organisation.

For this purpose of this Exclusion, "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 organisation(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.

In any action, suit or other proceeding, where We alleges that by reason of the provisions of this Condition any loss or damage is not covered by this insurance, the burden of proving that such loss or damage is covered shall be upon You.

4. Negligence, Willful, Criminal or Fraudulent Act

Any loss, damage or liability which in any way is due to:

- (a) negligence, wilful, criminal or fraudulent act on Your part;
- (b) negligence, wilful, criminal or fraudulent act of Your relatives, immediate family, employer, employees, legal representatives, domestic worker, house-/room-mates or tenant who is authorised to gain access to the Property.

5. Radioactive Contamination

Any loss or expense, consequential loss, legal liability or any loss or damage to property directly or indirectly caused by or contributed to by:

- (a) ionizing, radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel or nuclear weapons or materials.
- (b) the radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or nuclear component thereof.

6. Sonic Bangs

Loss or damage resulting from pressure waves caused by aircraft or other aerial devices travelling at sonic or supersonic speeds.

7. Property Damage Clarification Clause

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 the data or software, in particular any detrimental change in data, software or computer programs that is caused by 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, but not limited to 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 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 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.

POLICY OWNER'S 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 HL Assurance Pte. Ltd. or visit the GIA or SDIC websites (www.gia.org.sg or www.sdic.org.sg).

CARING FOR OUR CUSTOMERS

HL Assurance Pte. Ltd. will make every effort to provide a high level of service expected by all Our policyholders. If on any occasion Our service falls below the standard of Your expectation, the procedure below explains what You can do:

Your first point of contact should always be Your insurance agent or broker. Alternatively, You may submit Your feedback to the manager in charge of the matter You are raising.

We will acknowledge receipt of Your feedback within seven (7) working days whilst We look into the matter You have raised. We will contact You for further information if required within seven (7) working days and provide You with a full reply within fourteen (14) working days.

If the outcome of Your complaint is not handled to Your satisfaction, You can write to:

Chief Executive Officer
HL Assurance Pte. Ltd.
11 Keppel Road #11-01 ABI Plaza
Singapore 089057

We will respond to Your appeal within fourteen (14) working days. If You are still dissatisfied with the CEO's response, We will refer You to a dispute resolution organization, Financial Industry Disputes Resolution Centre Ltd (FIDReC) which is an independent organization. FIDReC's contact details are:

Financial Industry Disputes Resolution Centre Ltd
36 Robinson Road #15-01
City House
Singapore 068877

Telephone : (65) 6327 8878
Fax : (65) 6327 8488
Email : info@fidrec.com.sg
Website : www.fidrec.com.sg

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